

Biographies

Thomas Adams

Mr. Adams is a twenty-five year veteran of the financial services industry. He draws on his experience as both a lawyer and credit analyst to provide clear, understandable explanations and advice for the complex issues underlying the financial crisis, structured finance, municipal securities and the credit markets. As an independent consultant and attorney, Mr. Adams advises financial institutions, investors, hedge funds, law firms and other parties on issues relating to the mortgage market, asset-backed securities, credit derivatives, financial guarantors, mortgage insurance companies, municipal securities and industry customs, practices and trends. In addition, he has worked extensively on consumer finance issues relating to residential mortgage foreclosures and bankruptcies.

Mr. Adams is frequently cited as an expert on securitization and financial industry matters and has been quoted in major publications, such as Time Magazine, BusinessWeek and Bloomberg News. He has discussed similar issues on television programs such as Bloomberg TV and the Business News Network (Canada). Mr. Adams has spoken at numerous industry conference panels and investor and research company presentations. Mr. Adams has acted as an advisor and contributor to influential financial website Naked Capitalism with featured analysis on AIG, the Federal Reserve's Maiden Lane transactions, collateralized debt obligations, and mortgage loan foreclosure issues. Mr. Adams was previously a principal in the distressed securities investment firm of FairHope Capital, LLC and a partner at the law firm of Paykin Krieg and Adams, LLP. In addition, Mr. Adams was a principal in Trade Metrics Corporation. Over the course of his career he has had extensive interaction with the lenders, servicers, rating agencies, bank analysts, traders, regulators, accountants, attorneys and other parties to the structured finance, credit and debt capital markets. Mr. Adams has a JD from Fordham University School of Law and a BA from Colgate University.

Mehrsa Baradaran

Mehrsa Baradaran is an associate professor at the University of Georgia Law School where she teaches Contracts and Banking Law. She has received several teaching awards, including being named Professor of the Year in 2012 by the Student Bar Association. Her scholarship includes the forthcoming article "Regulation by Hypothetical" in the Vanderbilt Law Review, "It's Time for Postal Banking" in the Harvard Law Review, "Banking and the Social Contract" in the Notre Dame Law Review, "How the Poor Got Cut Out of Banking" in the Emory Law Journal, "Reconsidering the Separation of Banking and Commerce" in the George Washington Law Review and "The ILC and the Reconstruction of U.S. Banking" in the SMU Law Review.

Professor Baradaran's work has been cited by the New York Times, The Atlantic Monthly, Bloomberg News, Yahoo Finance, American Banker, The Street, The Harvard Corporate Finance Forum, and Law 360. Previously, Baradaran was an Academic Research Fellow at the New York University School of Law and practiced law in the financial institutions group at Davis, Polk & Wardwell in New York City. She earned her bachelor's degree cum laude from Brigham Young University and her law degree cum laude from NYU, where she served as a member of the New York University Law Review.

Allison Basile

Allison Basile is a new economy organizer focused on creating more equitable business models and institutions. She served as the Senior Metrics Officer at Grassroots Business Fund, an investment fund that supports businesses around the world that provide farmers and artisans with sustainable economic opportunities. She manages programming at Impact Hub DC, a community and space for changemakers connected to the 50+ global Impact Hub network. She founded the DC Time Bank, an exchange platform that builds circles of reciprocity and mutual aid, building community ties and resilience. She also serves on the board of Organizing Neighborhood Equity (ONE) DC, which creates and preserves racial and economic equity in the District. Her focus and passion is to bring together diverse groups to build relationships and work together on building a more just and sustainable District and world.

Saqib Bhatti

Saqib Bhatti is a corporate campaigner and researcher with the Service Employees International Union (SEIU). He has spent several years developing strategic campaigns to hold banks accountable for their role in creating and profiteering off the economic crisis. He plays a critical role in analyzing complex financial issues and then demystifying and translating those issues so they are understandable to people who are not economists or academics. He works closely with local unions and community organizations across the country, building broad-based alliances and coalitions to undertake innovative and creative campaigns that are based on a populist critique of the banking industry. He has written numerous reports calling on banks to do their part to fix the economy, including *Riding the Gravy Train: How Wall Street Is Bankrupting Our Public Transit Agencies by Profiteering off of Toxic Swap Deals* (2012) and *The Win/Win Solution: How Fixing the Housing Crisis Will Create One Million Jobs* (2011). His campaigns have been discussed in major publications like the *Wall Street Journal*, *New York Times* and *Financial Times*.

He previously worked for the Culinary Workers Union in Las Vegas, where he researched the gaming industry. Saqib graduated from Yale University in 2004 with a degree in Political Science. His thesis was about the challenges to community organizing in the Muslim community in the United States.

Hans Boon

As of February 2007, Mr. Boon leads a specialized firm "PostFinance International Development" . A firm that is dedicated to providing expertise, management and development solutions to expand financial, digital and social inclusion through revitalizing post office networks in emerging and developing markets. PostFinance International Development represents an integrated and comprehensive approach to the reform of postal and postbank institutions. PostFinance International Development draws upon the experience accumulated at ING / Postbank and continues the practice of providing guidance and knowledge to Postbanks, Posts, on an independent basis.

Within ING, Mr. Boon was the lead expert and development manager for projects involving foreign Posts and Postbanks and their partnerships; he was also key expert in investment bank teams bidding or advising for privatization of Postal operators. Areas of expertise include institutional development, business strategy, privatization issues, design of product and market strategy, strategic alliances, financial analysis, management of the project team and liaison and advice to the government or donors. He worked extensively in projects with the World Bank, IFC, EU (Phare, Tacis), UPU/UNDP, and the Netherlands Government.

As an Assistant Secretary-General of the Postgiro/ Rijkspostspaarbank, the former financial services division of the Dutch PTT, he gained experience in the handling of general management and socio-politically sensitive issues.

After the incorporation of the Dutch Postbank, he specialised in marketing, planning and communication policy and contributed to the strengthening of Postbank's unique positioning and marketing concept of home banking and direct marketing. He was also responsible for the planning and monitoring of some 40 communications campaigns and the budgeting and control of a communications budget of over \$50 million annually.

Randy Chambers

Randy Chambers is President of Self-Help Credit Union, and Chief Financial Officer of its affiliated non-profits and sister credit union, Self-Help Federal CU. Self-Help, with combined assets of \$1.8 billion, and over 100,000 members, is one of the nation's leading community development financial institutions.

Randy has served in various financial and operational management positions since joining Self-Help in 1997. He is a former board member of the National Federation of Community Development Credit Unions, the national intermediary for credit unions serving low-income communities, where he served as Chair from 2009-2011. Randy served as Secretary of Generations Community Credit Union, a statewide credit union focused on serving working-class African-American communities in North Carolina for 12 years. He was co-founder and a long-time board member of Latino Community Credit Union, the first Latino financial institution in North Carolina and an internationally-recognized model for community development finance. He has served on various other boards related to community development finance, credit unions, non-profits and public policy. A native of Washington, D.C., Randy previously worked on Capitol Hill and in the nonprofit sector in Washington. He holds a Master of Public Policy degree from Duke University and a B.A. from Pomona College.

Jason Collette

Since joining the Alliance for a Just Society in 2009, Jason has worked to execute local, state and national campaigns focused on economic justice. Initially, he focused efforts on issues affecting small businesses and local economies through the Main Street Alliance project. More recently, he has worked to advance financial sector reforms on issues ranging from housing and foreclosure, access to credit and the student debt crisis.

Carla Decker

Carla M. Decker currently serves as President and CEO of the D.C. Federal Credit Union. From 1994 to 2000, Ms. Decker worked at the PAHO/WHO Federal Credit Union, initially as Operations Manager and later as President and CEO. Previously, she was a branch administrator at the Transportation Federal Credit Union, where she served from 1988 to 1994.

Deyanira Del Rio

Deyanira Del Rio is co-director of New Economy Project, an economic justice organization in New York City. A longtime advocate for cooperative finance, Dey is board chair of the Lower East Side People's Federal Credit Union, which serves 9,200 members throughout NYC and has \$43 million in assets. In 2013, Dey was elected board chair of the National Federation of Community Development Credit Unions, an association of credit unions serving low income, rural, immigrant and other underserved communities across the country. She is also a board member of New Immigrant Community Empowerment, a worker center based in Jackson Heights, Queens.

Mark Dimondstein

Prior taking office in November 2013, Dimondstein held a variety of positions in the APWU. He was elected to six consecutive terms as President of the Greater Greensboro Area Local, serving from 1986 to 1998. He also acted as a local shop steward, labor educator, National Arbitration Advocate, EEOC and OWCP representative, and leader of the Workers for One Postal Union movement. Dimondstein is President of the American Postal Workers Union, which represents 200,000 employees in the clerk, maintenance and motor vehicle crafts.

Beginning in 2000, Dimondstein was appointed by APWU President Moe Biller and later by President William Burrus to serve as National Lead Field Organizer, a position he held for 10 years. As Lead Field Organizer, he engaged in a series of ground-breaking union organizing campaigns and contract negotiations for private-sector workers in the mailing industry. In tribute to his efforts, he received the AFL-CIO Southern Organizer of the Year Award in 2001, presented by then-president of the AFL-CIO, John Sweeney.

Dimondstein was appointed by the Greensboro City Council to serve on the Greensboro Human Relations Commission, a position he held for six years. In addition, he served as the coordinator of North Carolina Labor Against the War, co-founded the Greensboro Chapter of Jobs with Justice, and helped initiate a local coalition, Postal Customers and Workers United to Save the Public Postal Service. Dimondstein began his postal career in 1983, and held bid positions of LSM operator and manual, automation and retail clerk. Prior to entering the Postal Service he worked as a printer. Throughout his many years of activism, Dimondstein has held a fervent belief that the union belongs to the members, the American people deserve a vibrant public Postal Service, and workers everywhere deserve dignity and respect. He has been married to his union-activist wife, Melissa, for 39 years. They have three adult daughters and one grandchild.

Jared Gardner

Jared Gardner began advocating for economic justice and alternatives to Wall Street dominance in 2007. Building upon his background in commercial and mortgage banking Jared has worked with legislators, treasurers, community bankers, and community organizers on policy campaigns in five states with successes at the city, county and state levels. He has helped draft and shape policies and their implementation in the areas of economic development for family farmers and small businesses, divestment/investment policies, and state bank campaigns.

Gwendolyn Hallsmith

Gwendolyn Hallsmith is the founder and Executive Director of Global Community Initiatives and author of two books and three workbooks: *The Key to Sustainable Cities: Meeting Human Needs, Transforming Community Systems*; *Taking Action for Sustainability: the EarthCAT Guide to Community Development*; *LASER: Local Action for Sustainable Economic Renewal*, the newest book with Bernard Lietaer is called *Creating Wealth: Growing Local Economies with Local Currencies* about how cities can use currency strategies to achieve their sustainability goals. The third workbook, called *Community Currency*, also written with Bernard Lietaer, has been translated into 15 languages and is used all over the world. Gwendolyn has over 25 years of experience working with municipal, regional, and state government in the United States and internationally. She has served as the Planning and Community Development Director for the City of Montpelier, the Town Manager of Randolph, Vermont, the Regional Planning Director in Franklin County, MA, a Senior Planner for the Massachusetts Executive Office of Energy Resources, and the Deputy Secretary of the Vermont Agency of Natural Resources.

Her international experience included work with the United Nations Environment Program, the United Nations Development Program, the Institute for Sustainable Communities, the International City/County Management Association, and Earth Charter International. She has a Master's degree in Public Policy from Brown University and studied theology at the Andover Newton Theological School, exploring the links between our wisdom traditions, spirituality, and work at the community level.

Tamara Lothian

Tamara Lothian is currently Senior Visiting Scholar at the Center on Globalization and Sustainable Development, Earth Institute, Columbia University, Lecturer in Law at Columbia Law School, Research Fellow and Visiting Professor of Law at Fundacao Getulio Vargas, in Rio de Janeiro, Brazil, and Senior Advisor to the global law firm, White & Case. She spent the first part of her career in international finance, and the second part in academic work and advisory work for governments and financial firms. The central theme of her recent academic work has been the development of ideas about finance and financial reform in the US and in the global economy. Ms. Lothian is a graduate of Brown University (BA in economics and in philosophy) and Harvard Law School (JD). Recent publications may be found at http://works.bepress.com/tamara_lothian/ and http://papers.ssrn.com/sol3/cf_dev/AbsByAuth.cfm?per_id=399185

Sam Munger

Sam Munger has been working in the field of public policy and political research for more than 15 years. He is currently a Senior Associate at the Center on Wisconsin Strategy, a public policy think tank based at the University of Wisconsin-Madison, where his work covers a range of state policy issues, including government performance, workforce development, and state and local finance. In that position, he has provided policy resources and technical assistance to Governors and state and local policymakers, including, most recently, advising Oregon's Department of Community Colleges and Workforce Development on sector strategies, Vermont Governor Peter Shumlin on public benefits cliffs, and the City of Reading, PA on public finance and banking.

Sam's previous experience includes four years as an analyst for the Mellman Group, a Washington D.C. based political strategy firm, leading teams that designed, implemented and analyzed quantitative and qualitative research and made strategic recommendations to clients including U.S. Senators and Representatives, national environmental public health organizations and unions, and corporations. Among his clients while there were former Majority Leader Richard Gephardt and Majority Leader Tom Daschle, Sen. Maria Cantwell, the Sierra Club, and the California Teachers Association.

Prior to that, he worked as a legislative researcher for two years, tracking federal legislation on regulatory reform and civil liability issues. He also clerked for two years in the Southern District of New York and worked for John Kerry's Presidential campaign. He has presented on public policy topics for a wide range of audiences and written for publications including *Campaigns and Elections* and *The Nation* and holds a JD from NYU School of Law.

Paul Phillips

Paul Phillips is President/CEO of Freedom First Federal Credit Union, where he has served since 1998. During Paul's tenure, Freedom First has grown from a small employer-based credit union to a 47,000-member community-chartered credit union with assets of \$320 million. Freedom First's service area includes counties in the Roanoke and Blacksburg MSA's located in southwest Virginia (est. pop. 360,000). With more than 60 percent of its membership considered low/moderate income and a demonstrated commitment to serving community and economic development goals, Freedom First

earned designation as a Low Income Credit Union by the National Credit Union Administration and a Community Development Financial Institution (CDFI) by the U.S. Department of the Treasury. Freedom First Credit Union is the largest CDFI in Virginia and was named the 2013 National Community Credit Union of the Year by the Credit Union National Association.

Paul serves on the board of several industry and non-profit associations, which include: Total Action for Progress, Council of Community Services, Non-Profit Resource Center of Western Virginia, Credit Unions Care Foundation of Virginia, Freedom First Title & Settlement, LLC, and Freedom First Insurance, LLC. Paul was recently appointed to serve on the Federal Reserve Bank of Richmond's Community Investment Council.

Robert Pollin

Robert Pollin is Distinguished Professor of Economics and Co-Director of the Political Economy Research Institute (PERI) at the University of Massachusetts-Amherst. He is also the founder and President of PEAR (Pollin Energy and Retrofits), an Amherst, MA-based green energy company operating throughout the United States. His books include *The Living Wage: Building a Fair Economy* (co-authored 1998); *Contours of Descent: U.S. Economic Fractures and the Landscape of Global Austerity* (2003); *An Employment-Targeted Economic Program for South Africa* (co-authored 2007); *A Measure of Fairness: The Economics of Living Wages and Minimum Wages in the United States* (co-authored 2008), *Back to Full Employment* (2012) and *Green Growth* (co-authored forthcoming 2014). He has worked recently as a consultant for the U.S. Department of Energy, the International Labour Organization and numerous non-governmental organizations on various aspects of building high-employment green economies, and is currently directing a project with the United Nations Industrial Development Organization on this topic. He has also directed projects on employment creation and poverty reduction in sub-Saharan Africa for the United Nations Development Program, and has been a member of the United States Competitive Policy Council. He is presently a member of the Scientific Advisory Committee of the European Commission project on Financialization, Economy, Society, and Sustainable Development (FESSUD). He was selected by *Foreign Policy* magazine as one of the "100 Leading Global Thinkers for 2013."

Lauren Saunders

Lauren Saunders is Managing Attorney of the National Consumer Law Center in Washington, DC, where she directs NCLC's federal legislative and regulatory work. She regularly speaks, writes and testifies in areas including the Consumer Financial Protection Bureau, prepaid cards, mobile payments, small dollar loans, credit cards, bank accounts, and preemption. She contributes to NCLC legal treatises, including *Consumer Banking and Payments Law*, *Consumer Credit Regulation*, and *Fair Credit Reporting*, and has authored several reports and white papers. She previously directed the Federal Rights Project of the National Senior Citizens Law Center; was Deputy Director of Litigation at Bet Tzedek Legal Services; and was an associate at Hall & Phillips. She graduated magna cum laude from Harvard Law School and was an Executive Editor of the *Harvard Law Review*, and holds a Masters in Public Policy from Harvard's Kennedy School of Government and a B.A., Phi Beta Kappa, from Stanford University.

Marc Schneiberg

Marc Schneiberg is the John C. Pock Professor of Sociology at Reed College, Editor of *Socio-Economic Review*, and Consulting Editor of *Sociological Science*. His research focuses on the emergence, contemporary fates and economic consequences of organizational diversity and alternatives to corporations in American capitalism, focusing on cooperative, mutuals, local, state-owned and community based enterprises in insurance, banking, electricity and agriculture. This work addresses

both the evolution of these alternative enterprise systems, and how their development reshapes markets, subjects corporations countervailing forces, and fosters more decentralized trajectories of regional development. He also studies association, regulation and self-regulation in American manufacturing and finance.

Scott Trumbull

Scott joined The Working World Nicaragua as a Loan Agent in January 2011 after graduating from the University of Virginia with degrees in Latin American History and Politics. He has lobbied and organized for campaign-finance reform and corporate accountability in the United States and has brought his passion for democracy and social justice to promoting worker ownership in Nicaragua.

Wallace Turbeville

Wallace Turbeville practiced law for seven years before joining Goldman, Sachs & Co. in 1985 as an investment banker. In his twelve years at Goldman, he specialized in infrastructure finance and public/private partnerships. From 1990 through 1995, he was posted to the London office where he was co-head of a group tasked to pursue financing of transportation, energy and environmental projects, particularly in the newly opened eastern European nations. From 1997, Mr. Turbeville managed a financial advisory firm and business specializing in the post-trade management of credit exposures in over-the-counter derivatives transactions.

Starting in 2010, Mr. Turbeville devoted his efforts to financial reform, energy and environmental policy issues. He served as Visiting Scholar at the Roosevelt Institute and authored nearly 30 articles concerning financial reform, energy, the environment and political opinion.

In October 2010, Mr. Turbeville joined Better Markets, Inc. He was the primary author of dozens of comment letters relating to proposed rules and studies implementing the Dodd-Frank Act. He resigned from Better Markets in late 2011 to devote time to interests New York City as a Senior Fellow at Demos, a national public policy research and advocacy organization, and as an Adjunct Professor of Law at the University of Maryland Law School.

David C. Williams

David C. Williams was sworn in as the second independent Inspector General (IG) for the U.S. Postal Service on August 20, 2003. Williams is responsible for a staff of more than 1,100 employees — located in cities nationwide — that conducts independent audits and investigations for the largest civilian federal agency that has over \$65 billion in annual revenues, a workforce of 528,458 career employees and 31,857 Postal Service managed retail facilities. The office is under the general supervision of the nine Postal Service governors and is not subject to any other Postal Service supervision.

In July 2011, Williams was appointed by the Obama administration to serve as Vice Chair on the Government Accountability and Transparency Board. The Board will develop plans to enhance transparency for federal spending and to improve methods for detecting and acting upon fraud and waste in federal programs. In his last position, Williams served as the Deputy Assistant Administrator for Aviation Operations at the Transportation Security Administration (TSA) from August 2002 until August 2003, where he managed the Aviation Inspection Program at federalized airports.

Williams has served as IG for five federal agencies. He was first appointed by President George Bush to serve as IG for the U.S. Nuclear Regulatory Commission from 1989 to 1996. President William Clinton next appointed him IG for the Social Security Administration from 1996 to 1998, and then as IG for of

the Department of the Treasury in 1998. In 1999, President Clinton named him as the first IG for Tax Administration of the Department of Treasury, where he directed a staff of 1,050 to detect fraud, waste and abuse. In 2001 President George W. Bush named Williams the Acting IG for HUD, while he was also serving at the Department of the Treasury. Williams served in the U.S. Army Military Intelligence and began his civilian federal career as a special agent with the U.S. Secret Service. Moving up the career ladder, he served as Director of Operations in the Office of Labor Racketeering at the Department of Labor; the President's Commission on Organized Crime; and as Director of the Office of Special Investigations at the U.S. General Accounting Office. Williams is the recipient of the U.S. Bronze Star and the Vietnamese Medal of Honor for service in Vietnam.

A native of Illinois, Williams graduated from Southern Illinois University, Edwardsville, Ill., and received his Advanced Degree in Education and a Masters in Education from the University of Illinois in Champaign, Ill. He also attended the U.S. Military Intelligence Academy, the Federal Law Enforcement Training Center and the U.S. Secret Service Training Academy.

David Zuckerman

David Zuckerman has been Research Associate since 2012 at the Democracy Collaborative, a University of Maryland-based research center focused on promoting strategies for inclusive economic development, called community wealth building. Zuckerman is the author of *Hospitals Building Healthier Communities: Embracing the Anchor Mission*. His research has focused on how community-based institutions, such as hospitals, universities, and credit unions, can enhance local economic development and build broadly shared wealth and stability. In the course of his work, he helped formulate an inclusive economic development project for the Washington metro area, collaborating with leaders in local government, as well as the business, philanthropic, and nonprofit sectors.

Zuckerman currently serves on the Board of Representatives for the Takoma Park-Silver Spring Co-op, a community-owned grocery store with more than \$7 million in annual revenues. He received both his Master of Public Policy and B.A. degree in Government and Politics from the University of Maryland, College Park.