January 9, 2020, NEW YORK – Today, Legal Service NYC’s Director of Foreclosure Prevention at Legal Services NYC, Jacob Inwald, was appointed to New York State's new Consumer Protection Task Force within the Department of Financial Services (DFS), a taskforce created to further DFS’s mission to protect consumers as the federal government rolls back important consumer protections.

Below is the press release announcing the creation of the taskforce and its advisory members:

FINANCIAL SERVICES SUPERINTENDENT LINDA A. LACEWELL ANNOUNCES CREATION OF CONSUMER PROTECTION TASK FORCE, REINFORCING DEPARTMENT'S COMMITMENT TO PROTECT NEW YORKERS

Task Force Will Help Implement Extensive Consumer Protection Proposals Included in Governor Cuomo's 2020 State of the State Agenda

Experts in Economic Justice, Housing, Health and Debt Collection Will Advise the Superintendent and Department on Consumer Policy, Issues and Engagement

New York – Financial Services Superintendent Linda A. Lacewell today announced the creation of a new Consumer Protection Task Force within the Department of Financial Services (DFS) that will further DFS's mission to protect consumers as the federal government rolls back important consumer protections.

One of the task force's first priorities will be to help DFS build support for and implement the extensive consumer protections proposals included in Governor Cuomo's 2020 State of the State agenda, including measures to strengthen regulatory oversight of debt collectors, crack down on elder financial abuse, increase access to affordable banking services, and strengthen the state's consumer protection laws to protect New Yorkers against unfair, deceptive, and abusive practices.

The task force's members were selected based on their extensive experience and expertise in the areas of economic justice, housing, health and debt collection, and advocacy on behalf of communities throughout New York. Members are appointed by the Superintendent for three-year terms and will serve without compensation.

"Consumers are at the center of all that we do, and this task force will ensure that consumers always come first as the Department develops policies and regulates the financial services industry," said Superintendent Lacewell. "The collective experience of the members of this task force will be an invaluable resource for DFS as we implement the expansive consumer protection agenda outlined in the Governor's 2020 State of the State agenda, and further solidify New York's reputation as the consumer protection capital of America. With the federal government stepping down and refusing to enforce critical consumer protection laws, we must make 2020 the Year of the Consumer, and this task force will enable DFS to keep leading our state's efforts to fight for the interests of individuals, families, and small businesses."

Members of the task force will provide formal input on the Department's consumer engagement, policy development and research. Under current law, DFS is required to have standing advisory boards to consult the department on issues related to the Banking Division and the Insurance Division. With today's announcement of a new consumer protection task force, DFS is creating a third standing advisory board to reaffirm the Department's commitment to putting consumers first.

Superintendent Lacewell named the following individuals to the Consumer Protection Task Force:

- **Chuck Bell, Consumer Reports**: Mr. Bell is the Programs Director for the advocacy division of Consumer Reports, where he represents CR's positions on consumer protection issues in New York and other Northeastern states. He works on a wide range of consumer policy issues, including financial services, healthcare, privacy, product safety and food safety. He holds a B.A. from Antioch University-Seattle.
- **Elisabeth Benjamin, Community Service Society**: Ms. Benjamin is the Vice President of Health Initiatives at the Community Service Society, where she supervises health policy, health advocacy, and consumer health assistance programs. Collectively, her programs help over 100,000 New Yorkers access health insurance and low-cost health care each year. Ms. Benjamin is a co-founder of the Health Care for All New York Campaign, a statewide coalition of over 170 organizations devoted to securing affordable, quality health care for New Yorkers. She received a Master of Science degree in Health Policy and Management from the Harvard School of Public Health and a J.D. from Columbia University School of Law.
- **Carolyn Coffey, Mobilization for Justice**: Ms. Coffey is the Director of Litigation for Economic Justice at Mobilization
for Justice, where she oversees the organization's economic justice work and supervises the Consumer Rights and Bankruptcy projects. She advocates for clients in various forums, conducts trainings on consumer law, and engages in legislative and policy advocacy. She is a graduate of CUNY School of Law.

- **Beth Finkel, New York State Office, AARP:** Ms. Finkel is the State Director for the New York State Office of the AARP, where she leads day-to-day operations advocating for New York's 50-plus population. Prior to her appointment as State Director, she was the Senior Manager of Community Outreach for AARP New York. During Ms. Finkel's tenure as State Director, AARP has achieved historic NYS reforms including passage of the Care Act, Assisted Living protections, Anti Predatory Lending, Paid Family Leave and Affordable Housing in NYC legislation and numerous bills on Kincare. Ms. Finkel served on Governor Andrew Cuomo's Hunger Taskforce, represents AARP New York on the Governor's Office of Community Living Advisory Committee, as well as the Governor's SMART Commission, and also serves on Senator Kristen Gillibrand's Working Group for the Aging. A native New Yorker, Ms. Finkel holds a Master of Social Work in Community Organization from Yeshiva University and a Bachelor of Science from American University in Business Administration.

- **Jacob (Jay) Inwald, Legal Services NYC:** Mr. Inwald is Director of Foreclosure Prevention at Legal Services NYC, supervising the organization's foreclosure prevention, anti-predatory lending, abusive mortgage servicing and fair lending practice, which encompasses a range of foreclosure prevention and affirmative litigation at Legal Services NYC's offices across New York City. He is a statewide expert on foreclosure law and policy, regularly conducts trainings on civil procedure, foreclosure law and consumer protection throughout New York City, across New York State, and across the country, and he has played a leading role in developing and maintaining an online foreclosure practice resource used by non-profit foreclosure defense practitioners across New York State. He presently serves on the New York City Bar Association's Foreclosure Task Force, is co-chair of the Mortgage Working Group of New Yorkers for Responsible Lending, and is a technical assistance subcontractor in New York City for the New York State Attorney General's Home Owner Protection Program's statewide network of non-profit foreclosure prevention advocates. He received a B.A. from Brandeis University and a J.D. from George Washington University School of Law.

- **Paul Kantwill, Loyola University Chicago School of Law:** Mr. Kantwill serves as Distinguished Professor in Residence, and Executive Director, Rule of Law Program, Loyola University Chicago School of Law. His work involves consumer protection law with an emphasis on protecting military servicemembers, veterans, and their families in the financial marketplace, National Security Law, and International Law and the Rule of Law. Most recently, he served as an Assistant Director of the Consumer Financial Protection Bureau, leading the Office of Servicemember Affairs. Colonel Kantwill had a distinguished 25-year military career as an Active Duty Officer in the U.S. Army Judge Advocate General's Corps. He is the recipient of numerous military awards and decorations, including the Defense Superior Service Medal, the Legion of Merit, two Bronze Star Medals, and the Department of Defense Medal for Exceptional Civilian Service. He also serves also as the Executive Director of the Center for Veteran Advocacy and Protection, a non-profit organization dedicated to the protection of servicemembers, veterans, and their families in the financial marketplace.

- **Neha M. Karambelkar, Staff Attorney, Western New York Law Center:** Ms. Karambelkar is a Staff Attorney at Western New York Law Center, Inc. where her primary focus is her work at Civil Legal Advice and Resource Office (CLARO) Buffalo, a consumer debt clinic that offers counsel, advice, education and representation to pro se litigants being sued as debtors in collection matters. She also practices foreclosure defense and bankruptcy. In addition to her consumer defense practice, Ms. Karambelkar is an active member of New Yorkers for Responsible Lending, a statewide coalition of more than 160 non-profit organizations that promotes access to fair and affordable financial services throughout New York State. She currently co-chairs the coalition's Insurance Working Group. She received her B.A. from the University of Rochester and her J.D. from New York Law School.

- **Kirsten E. Keefe, Empire Justice Center:** Ms. Keefe is a senior staff attorney with the Consumer Finance and Housing Unit at Empire Justice Center. She works on policy issues regarding mortgage lending, foreclosure, accountability in higher education and consumer financial issues, and directs the Anchor Partner program for the NYS Office of the Attorney General's Homeownership Protection Program, overseeing the statewide administration of grants to non-profit organizations providing direct assistance to homeowners. Ms. Keefe is an expert on anti-predatory lending and foreclosure actions. She received a B.A. from the College of the Holy Cross and a J.D. from Beasley School of Law at Temple University, where she has subsequently lectured on consumer law. She also served as a U.S. Peace Corps volunteer in Thailand.

- **Peter Kochenburger, University of Connecticut Law School:** Professor Kochenburger is an expert in insurance and consumer law and, since 2004, has been a faculty member at the University of Connecticut Law School, where he is Executive Director of the Insurance LLM Program and Deputy Director of the Insurance Law Center. He is a funded Consumer Representative of the National Association of Insurance Commissioners, where he advocates for consumer interests on property-casualty and life insurance regulatory issues. Professor Kochenburger formerly served as an assistant attorney general in the Consumer Protection Division of Iowa's Department of Justice, where he enforced consumer credit laws and led litigation against several large financial services companies. He is a graduate of Yale University and Harvard Law School.

- **Sarah Ludwig, New Economy Project:** Ms. Ludwig is co-director of New Economy Project, which she founded in 1995 as the Neighborhood Economic Development Advocacy Project. New Economy Project works with community groups to build a just economy for all, based on cooperation, racial, economic and gender justice, and ecological
sustainability. The organization pursues lasting, transformational change by supporting cooperative, community-controlled development, and fights discriminatory economic practices that perpetuate segregation, inequality, and poverty. Ms. Ludwig received degrees in law and urban planning from NYU, and her undergraduate degree from Bryn Mawr College.

- **Frankie Miranda, Hispanic Federation:** Mr. Miranda is Executive Director of the Hispanic Federation, responsible for managing the organization's operations, external relations, community service events, and the Hispanic Federation gala. Mr. Miranda also leads the Federation's relief and reconstruction efforts in Puerto Rico after Hurricane Maria devastated the island. He formerly held senior management positions in the communications field, including Director of Communications for the New York DMA TV stations WXTV Univision 41 and WFUT UniMas 68, and Deputy Press Secretary for Spanish Language Media for both the Hillary Clinton U.S. Senate campaign in 2000 and Fernando Ferrer's NYC Mayoral campaign in 2001. He received a B.A. in Political Science from the University of Puerto Rico and an M.A. in Performance Studies from New York University.

- **Cy Richardson, National Urban League:** Mr. Richardson is a Senior Vice President at the National Urban League, and a member of the League's Executive Leadership Team. He previously served as Vice President for Housing and Community Development, promoting asset building and wealth creation for people of color in urban America. Prior to joining the National Urban League in 2002, Mr. Richardson worked in various positions in New York City municipal government, including as a researcher and policy analyst with the New York City Council, with the New York State Legislature on economic policy issues, and as a Land Use Planner for the Brooklyn Borough President. Mr. Richardson received his B.A. from the University of North Carolina at Chapel Hill, and holds graduate degrees in Urban Planning and Political Science from Pratt Institute and the City University of New York's Graduate Center.

As the federal government dismantles consumer protections across the board, New York has intensified its commitment to New York consumers. DFS's recently announced Student Debt Advisory Board will separately advise the Department on consumer protection, student financial products or services, and communities that have been significantly impacted by student debt.

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