

SUNRISE SEMINAR: NEXT-GENERATION INNOVATIONS TO INCREASE FINANCIAL INCLUSION FOR CONSUMERS

Speaker Biographies



Alanna McCargo is vice president for housing finance policy at the Urban Institute, where she focuses on management, development, and strategy for the Housing Finance Policy Center, including the cultivation of innovative partnerships within Urban and with external stakeholders. McCargo has over 20 years of experience in housing finance, policy, and financial services. She has worked in the private, public, and nonprofit sectors on programs, policies, and research to improve access to housing and mortgage finance. Before joining

Urban, McCargo was head of CoreLogic Government Solutions, working with federal and state government agencies, regulators, government-sponsored enterprises, think tanks, and universities to deliver custom data, analytics, and technology solutions to support housing and consumer policy research. Previously, McCargo held leadership roles with Chase and Fannie Mae, managing portfolios, policy efforts, and mortgage servicing transformation and alignment. From 2008 to 2011, she was an agent of the US Treasury Department on housing programs, such as Making Home Affordable and Hardest Hit Funds, working with industry stakeholders on the recovery. McCargo serves on nonprofit boards and committees, focusing on her passion for helping underserved populations with financial literacy, economic stability, and housing security. She works with Doorways for Women and Families, Women in Housing and Finance, and DC Habitat for Humanity. McCargo has a BA in communications from the University of Houston, an MBA from the University of Maryland, and an executive certificate in nonprofit management from Georgetown University's McCourt School of Public Policy.



Mike Pecan is responsible for product and platform strategy for transaction services at Experian, focusing on how consumer-permissioned and alternative data will be leveraged to improve credit life cycle, screening, and identity processes. Before joining Experian, Pecan spent 15 years at TransUnion in various roles, managing products and leading engineering and business development. During his tenure, he led the Fair and Accurate Credit Transactions Act program and TransUnion's fintech and mobile strategy and was instrumental in developing and managing TransUnion's relationship with CreditKarma.com. Before joining

TransUnion, Pecan spent several years in financial services, managing portfolios of high-net-worth clients for Wells Fargo and Bank of America. Pecan graduated from California State University, Long Beach, with a bachelor's degree in political science and founded two start-ups: Haberdashion, a predictive fashion platform, and Vihuela Winery.



Lauren Saunders is associate director of the National Consumer Law Center (NCLC), a nonprofit organization that works for economic justice for low-income and other disadvantaged people through policy analysis, advocacy, publications, litigation, and training. She manages NCLC's Washington, DC, office and directs its federal legislative and regulatory work. Saunders is a recognized expert in consumer protection areas, including small-dollar loans, prepaid cards, fintech, and payment systems. She is an author of NCLC's treatise *Consumer Banking and Payments Law*, among other publications. Saunders previously worked at the National Senior Citizens Law Center, Bet Tzedek Legal Services, and Hall & Phillips.



David Shellenberger, senior director for scoring and advanced analytics, joined FICO in 1994 and has product management responsibility for all FICO scores that serve financial industries globally. He is a leader for FICO's Financial Inclusion Initiative, which strives to broaden access to mainstream banking for more than 3 billion unbanked and underbanked consumers around the world. Shellenberger has led innovation in credit scoring in the US market using nontraditional data, including FICO Score XD in partnership with Equifax and consumer-contributed data in partnership with Experian. Throughout his tenure at FICO, Shellenberger has focused on the application of advanced analytics to address business challenges. He has led development of analytic offerings across such industries as financial services, health care, and telecommunications. Before joining FICO, Shellenberger worked for First American CREDCO (now CoreLogic) and was active in the release of the first commercially available mortgage credit score offered jointly by the two companies in 1992. He holds a BA from the University of California, San Diego, holds an MBA from San Diego State University, and completed graduate coursework at the University of California, Berkeley.



Nick Thomas is president and cofounder of Finicity, a leading financial data aggregator enabling data-driven insights that lead to smarter financial decisions. Thomas is passionate about empowering consumers using technology. As a technologist, strategist, and entrepreneur, he has led the design, development, and go-to-market strategy for products from such organizations as the Bluetooth SIG, 3Com/Palm, US Robotics and Megahertz, Ucity, and Komodo. He has contributed to the development of international standards, such as the Durable Data API, OFX, Bluetooth, Wi-Fi, digital receipts, and self-sovereign identity using Digital Ledger Technology and blockchain. Thomas holds a BS in electrical engineering from the University of Utah, an MBA in corporate finance from Brigham Young University, and multiple US and international patents.