



## **Innovative Financial Tools for Serving the Underbanked**

**October 16, 2007**

### **AGENDA**

- 9:00 a.m.      **Welcome**  
Dede Myers, Federal Reserve Bank of Philadelphia
- 9:05 a.m.      **Serving the underbanked: State of the industry**  
Jennifer Tescher, Center for Financial Services Innovation
- 9:30 a.m.      **Prepaid cards: A substitute for the checking account?**  
Moderator: Sherrie Rhine, Office of the Comptroller of the Currency  
Panelists: Tam Doan, Center for Community Change  
Patricia Hasson, Consumer Credit Counseling Service of Delaware Valley  
Jeremy Smith, Service Employees International Union
- 10:50 a.m.     **Break**
- 11:05 a.m.     **Innovation in consumer credit: Alternatives to payday lending**  
Moderator: Jennifer Tescher, Center for Financial Services Innovation  
Panelists: Jim Blaine, State Employees' Credit Union of North Carolina  
James Gutierrez, Progress Financial  
Keith Welks, Pennsylvania Treasury Department
- 12:25 p.m.     **Lunch**
- 2:00 p.m.      **Alternative credit data: Reaching untapped markets**  
Moderator: Patrick Walker, Information Policy Institute  
Panelists: Vikki Frank, Credit Builders Alliance  
Michael Nathans, Pay Rent, Build Credit, Inc. (invited)
- 3:20 p.m.      **Summary and closing: Insights from KeyBank's approach**  
Michael Griffin, KeyBank
- 3:45 p.m.      **Conference adjourns**