

## Michael G. Nathans

### Selected Speaking Engagements

- June-04 Federal Reserve Bank of Chicago, Corporation for Enterprise Development, Local Capital Markets Investment Fund Institute, Alternative Credit and The Bill Payment Score
- June-04 Congressional Black Caucus, "Using a Bill Payment Score to make loans to Consumers with No-or-Low FICO Scores"
- September-04 FDIC, New Alliance Task Force, Consulate General of Mexico In Chicago , "Building credit with housing, utilities, insurance, and other commonly recurring bill payments is now everyone's equal credit opportunity."
- September-04 Fannie Mae, 2004 Credit Union Advisory Council. "Pay Rent, Build Credit is everyone's equal credit opportunity"
- September-04 United Way of New York City, Financial Literacy Education Consortium
- September-04 Fannie Mae, Fifth Annual Fannie Mae Fair Lending Conference
- November-04 BAI Retail Delivery Conference and Expo, Expand Profits with Enhanced Credit Scores
- January-05 Federal Interagency Task Force on Fair Lending  
Board of Governors of the Federal Reserve System  
Department of Housing and Urban Development  
Department of Justice  
Federal Deposit Insurance Corporation  
Federal Housing Finance Board  
Federal Trade Commission  
National Credit Union Administration  
Office of the Comptroller of the Currency  
Office of Federal Housing Enterprise Oversight  
Office of Thrift Supervision
- June-05 FDIC, New Alliance Task Force, New York, "Building credit with housing, utilities, insurance, and other commonly recurring bill payments is now everyone's equal credit opportunity."
- August-05 FDIC, New Alliance Task Force Texas, "Building credit with housing, utilities, insurance, and other commonly recurring bill payments is now everyone's equal credit opportunity."
- November-05 BAI Retail Delivery Conference and Expo, Unlock Profits, Gain New Deposits, Manage Risk
- November-05 National Credit Reporting Association Annual Conference, "Building credit with housing, utilities, insurance, and other commonly recurring bill payments is now everyone's equal credit opportunity."

- November-05 Federal Reserve Bank, Dallas, Texas, Building Assets in a Growing Market, “Building credit with Microenterprise loans, housing, utilities, insurance, and other commonly recurring bill payments is now everyone’s equal credit opportunity.”
- December-05 Brookings Institution, Payment Aggregation and information Dissemination, Roundtable on using Alternative Data Sources in Credit Scoring, Challenges and Opportunities, “Building credit with housing, utilities, insurance, and other commonly recurring bill payments is now everyone’s equal credit opportunity.”
- August-06 National Association of Latino Elected Officials, Community Empowerment Financial Literacy Education Strategy Session
- September-06 Corporation for Enterprise Development, New Trends in Credit Reporting and Scoring: Using Alternative Data to Increase Access
- November-06 National Credit Reporting Association Annual Conference, “Making the Most of Alternative Credit Data”
- December-06 Federal Reserve Bank of Houston, Houston Community Reinvestment Act Council
- February-07 National Black Caucus of States Institute, National Symposium on Financial Literacy, “To Build Credit and Assets... Education, Achievement, and Inclusion Matter”
- March-07 Brookings Institution, Symposium on Automating Alternative Credit
- March-07 Financial Service Centers of America,” In-Person Bill Pay with PRBC Payment Reporting”
- April-07 California Latino Legislative Caucus
- May-07 FDIC Alliance for Economic Inclusion, Baltimore Forum
- May-07 FDIC Alliance for Economic Inclusion, Wilmington, DE Forum
- May-07 FDIC, North Carolina Financial Access for Immigrants
- June-07 FDIC, New Alliance Task Force Virginia, “Building credit with housing, utilities, insurance, and other commonly recurring bill payments is now everyone’s equal credit opportunity.”
- June-07 National Black Caucus of States Institute, Economic Empowerment Forum, “To Build Credit and Assets... Education, Achievement, and Inclusion Matter”
- June-07 National Association of Latino Elected Officials, 24<sup>th</sup> Annual Conference, “To Build Credit and Assets... Education, Achievement, and Inclusion Matter”
- September-07 Center for Financial Services Innovation, “Bill Payment History: A Tool for Building Credit & Customer Relationships”

- September-07 National Association of Hispanic Real Estate Professionals, Hispanic Marketing Convention and Expo 2007, "Using Bill Payment History to Qualify "Thin" and No Credit Files for Prime Mortgage Loans"
- October-07 Third Annual Mortgage Lending Industry, Emerging Markets and Diversity Conference, Expanding Homeownership Opportunities through Credit Scoring and Automated Underwriting Technology
- October-07 University of North Carolina, Financial Education and Asset Building Conference: Pathways to Wealth, "Automating the Use and Scoring of Bill Payment Data"
- October-07 National Credit Reporting Association Annual Conference, "Automating the Use and Scoring of Bill Payment Data"
- October-07 Federal Reserve Bank of Philadelphia, Innovative Financial Tools for Serving the Underbanked, Alternative credit data: Reaching untapped markets, "Automating the use and scoring of bill payment data"
- December-07 Neighborworks America Training Institute, Building Credit by Paying Bills On Time
- December-07 Federal Reserve Board of Governors, Washington , DC, Credit Scoring Forum
- January-08 Neighborworks America, Realizing the American Dream, Financial Fitness, Alternative Credit Supplement
- April-08 Federal Reserve Bank of St. Louis, Exploring Innovation, Closing the Wealth Divide... New Ways to help the Underserved Build Credit and Assets, "The Credit Rating In Your Shoe Box."
- June-08 U.S. Department of the Treasury, Roundtable Discussion on Financial Education in the Hispanic Community, "Moving from Credit-building to Asset-based Wealth"
- June-08 Federal Reserve Bank of Cleveland, Policy Summit 2008, "From Credit Building to Asset-based Wealth"
- July-08 Consumer Data Industry Association, Emerging Trends in Finding Non-traditional Credit Data Sources and Tools
- September-08 Fourth International Symposium on Credit and Counseling, Magdalene College, Cambridge, England "Fair Credit Reporting Empowers Individuals and Enables Commerce, Democratizes Access to Capital"
- September-08 National Association of Hispanic real Estate Professionals, Hispanic Marketing Convention & Expo, "FHA Mortgagee Letter - Acceptable bill payments for credit worthiness"
- November-08 National Credit Reporting Association Annual Conference

- April-09 Center for Financial Services Innovation, Why and How to Add Bill Payments to Consumer Credit Reports and Scores
- September-10 National Resident Services and Resident Leaders' Conference 2010 , Capacity Building for Resident Services & Resident's Council, "Apartment Residents Can Build Good Credit Without Debt"
- November-10 National Credit Reporting Association Annual Conference, "Alternative Credit Reporting and ECOA Reg B"