The $59 billion payday lending industry is growing rapidly as a source of short-term consumer credit. Nineteen million U.S. consumers visit 24,000 payday lending outlets each year. This conference examines payday lending in America and its financial ramifications. Do payday lenders aid borrowers who need quick and convenient access to cash? Or do they entrap consumers by charging excessive rates and fees?

Join us for a one-day conference that explores the dynamics of payday lending, from the economic and public policy framework to the evolving options for consumer credit. Come hear nationally known experts discuss this complex topic from municipal, state, and national perspectives. Bankers, academics, students, policy makers, and community and economic development professionals who are interested in learning more about the emerging trends in the alternative financial services industry are invited to attend.

**FAST FACTS**

**When:**
Friday, November 14, 2008

**Where:**
Etter-Harbin Alumni Center
University of Texas at Austin
2110 San Jacinto Boulevard
Austin, Texas 78712

**Fee:**
$75 through Friday, October 17, 2008
$100 after Friday, October 17, 2008

**Cancellations:**
A full refund will be made if your written cancellation notice is received via mail or fax by November 7, 2008. No refunds are available after that date.

**Hotel:**
A special room rate of $149 is available at the Hilton Garden Inn, located in downtown Austin, through October 17. To reserve a room, call the hotel directly at 1-877-782-9444 and use group code IC1.
8:45 a.m.  Registration and Continental Breakfast

9:30 a.m.  Welcome

Alfreda B. Norman
Assistant Vice President and Community Affairs Officer
Federal Reserve Bank of Dallas

9:45 a.m.  The Economics of Payday Lending

Michael Stegman
Director of Policy, Program on Human and Community Development
John D. and Catherine T. MacArthur Foundation

10:15 a.m.  Demand and Supply: Consumer and Industry Perspectives

Anne Baddour
Senior Policy Analyst
Texas Appleseed

Scott Sheehan
Attorney
Greenberg Traurig, LLP

11:05 a.m.  The Public Policy Framework

Uriah King
Policy Associate
Center for Responsible Lending

Don Baylor
Senior Policy Analyst
Center for Public Policy Priorities, Austin

11:55 a.m.  Luncheon Keynote Address

San Francisco’s Policies and Programs to Increase Access to Financial Services

José Cisneros
Treasurer
City and County of San Francisco

1:15 p.m.  Altering Consumer Options

Andrew Stirling
Special Advisor to the Director
Federal Deposit Insurance Corporation

John Monaco
Mayor
City of Mesquite, Texas
Joyce Wessel Raezer  
Chief Operating Officer  
National Military Family Association

2:20 p.m.  The Future of Payday Lending and Banking Innovation

John Caskey  
Professor of Economics  
Swarthmore College

2:45 p.m.  Concluding Remarks

John Sibley Butler  
Institute Director  
IC² Institute

3:00 p.m.  Adjourn
Please register online at www.dallasfed.org; then click “Events.”

OR

Complete this form and return it with your check, payable to the Federal Reserve Bank of Dallas. For additional registrants, please duplicate this form and complete one for each registrant.

The conference early bird fee is $75 if the registration and payment are received by October 17, 2008, and $100 if received after October 17.

Mail or fax the form to:
Federal Reserve Bank of Dallas
Public Affairs Department, 10th Floor
Attn: Soraya Anderson
P.O. Box 655906
Dallas, TX 75265-5906
Phone: 214-922-5377 or 1-800-333-4460 ext. 5377
Fax: 214-922-5268

Name

Badge Name

Title

Organization

Department

Address1

Address 2

City_________________________State_________Zip________

Phone (____)__________________________

Fax (____)__________________________

Alternate Phone Number (____)__________________________

E-mail address


