



# Working Together to Protect Colorado Consumers

A Common Ground Conference

May 6, 2022 | Denver, CO

## PANELIST BIOS

### Panel 1: Privacy and Data Security: What You Don't Know Can Hurt You

**Angela R. Davidson:** Angela R. Davidson, is a V.P. and Denver Market Operations Leader at U.S. Bank. She has held various Leadership roles during her tenure with U.S. Bank, with a particular focus on Retail Banking and Risk Management. She has participated in the development and implementation of long-range production changes and Bank-wide Operations Projects. She has also served as Chairperson for various Retail Committees charged with improving process efficiency. Angela's support and testimony before Colorado Senate and House Committees, also helped to obtain passage of SB09-111, requiring notaries public in Colorado complete a training program.

**Stevie DeGroff:** Stevie DeGroff is an Assistant Attorney General at the Colorado Attorney General's Office focused on data privacy and security regulation and enforcement. She is currently working with a cross-functional team to draft regulations for the Colorado Privacy Act. Additionally, Stevie supports enforcement of the Colorado Consumer Protection Act as it relates to the internet and new technology as well as Colorado's data security law. Prior to joining the Colorado Department of Law, she was in private practice advising companies on privacy and cybersecurity compliance as well as a issues in emerging technology including ethics and artificial intelligence, evaluating algorithmic bias, facial recognition, drones, and autonomous vehicles. Stevie's early career was on the business side of the technology industry, where she spent nine years in digital marketing and advertising.

**Ralph A. Gagliardi:** Ralph A. Gagliardi is an Agent in Charge at the Colorado Bureau of Investigation. He oversees the High Tech Crimes Unit, which encompasses crimes of Identity Theft/Fraud and Cybercrimes. He has worked in law enforcement for 32 years and is a subject matter expert in complex fraud and organized crime investigations. Presently, Ralph's investigative team focuses on criminal activity that routinely spans statewide, national and international jurisdictions, including: Business Email Compromise, Business Identity Theft, Wire Fraud and others where technology is used in the commission of a crime. Ralph's team regularly conducts cybercrime & identity theft education for private and public sectors focusing on best practices, prevention and awareness. Ralph assists in development of policy and legislative efforts pertaining to identity theft, fraud and cybercrime. He is a Certified Fraud Examiner (CFE) and a member of the National Association of Certified Fraud Examiners.

**Margot E. Kaminski:** Margot Kaminski is an Associate Professor at the University of Colorado Law School and the Director of the Privacy Initiative at Silicon Flatirons. She specializes in the law of new technologies, focusing on information governance, privacy, and freedom of expression. Her academic

work has been published or is forthcoming in Columbia Law Review, UCLA Law Review, and Vanderbilt Law Review, among others, and she frequently writes for the popular press. She is a graduate of Harvard University and Yale Law School. She served as a law clerk to the Honorable Andrew J. Kleinfeld of the Ninth Circuit Court of Appeals in Fairbanks, Alaska.

**Kerry O'Brien:** Kerry O'Brien is the Acting Regional Director of the Federal Trade Commission's Western Region San Francisco. As a 31-year veteran at the FTC, Kerry has participated in a wide variety of Commission matters, many involving national and mobile advertising, deceptive privacy/data security policies, investment fraud, and illegal financial practices. Because of her work, the Commission has stopped companies that have deceptively advertised everything from vacuum cleaners to computer products, often obtaining restitution for consumers. She has been leading the San Francisco office for the past year, but prior to that Kerry served as the Assistant Regional Director for six years. She regularly speaks on a wide variety of consumer protection topics. Kerry is a graduate of UC Davis School of Law and Vassar College.

## **Panel 2: Improving Financial Security for All Colorado Consumers**

**Emily Cope Burton:** Emily Cope Burton is the Acting Assistant Regional Director of the Federal Trade Commission's Western Region San Francisco, where she supervises the office's consumer protection casework. Prior to her current role, she served as an FTC staff attorney investigating and litigating consumer protection matters, first in the Division of Marketing Practices and then in the San Francisco office. She has brought cases against individuals and companies engaged in a variety of unfair and deceptive activities, including telemarketing fraud, business coaching scams, and deceptive advertising. Prior to arriving at the FTC, Emily worked as an associate at Hogan & Hartson, LLP in Washington, D.C., where she specialized in securities litigation and white collar criminal investigations. She is a graduate of the University of Virginia School of Law and Cornell University.

**Carmina Lass:** Carmina Lass has over a decade of experience developing and implementing programs that drive economic well-being at household and community levels. Currently, Carmina serves as Director of Colorado's emerging statewide Office of Financial Empowerment, housed in the Attorney General's office. In this role, she focuses on advancing community-informed strategies to grow the financial resilience and well-being of Coloradans. Previously, Carmina was Chief Program Officer at Credit Builders Alliance (CBA), where she led the implementation of capacity building programs and services for CBA's national network of over 570 nonprofit, governmental, and tribal entities. In the past, Carmina managed an affordable mortgage program in Colorado Springs, CO, and a financial education and loan program with a CDFI in Portland, OR. Carmina has a Master's Degree in Conflict Resolution from Portland State University where she concentrated on intercultural conflict resolution, dialogue and reconciliation, and microfinance strategies for poverty alleviation.

**Jose Vasquez:** Jose L. Vasquez is the Supervising Attorney of the Consumer Law Unit in the Denver office of Colorado Legal Services (CLS), where he specializes in consumer bankruptcy and foreclosure/homeownership defense. He also oversees the Foreclosure Project, which employs attorneys within CLS to provide foreclosure assistances to clients on a statewide basis. Prior to joining Colorado Legal Services, Mr. Vasquez was in private practice where he focused on consumer

bankruptcy representation as well as serving as a Staff Attorney to a Chapter 13 bankruptcy trustee. Mr. Vasquez is a board member of the Colorado Center on Law and Policy and a member of the Colorado Supreme Court Civil Rules Committee. Mr. Vasquez was a past member and Chair of the Council of Advisors on Consumer Credit with the State of Colorado, providing feedback to the state's UCCC administrator on lending issues.

**Scott Wasserman:** Scott has served as president of the Bell Policy Center and the Bell Action Network since August 2016. Scott leads a talented staff who plays a major role in fiscal reform, education policy, economic security, and other issues affecting Coloradans. Previously, Scott was deputy chief of staff to Gov. John Hickenlooper and chief of staff to both Lt. Gov. Joe Garcia and Lt. Gov. Donna Lynne. He worked in the governor's office from 2013 to 2016, advising on health care, education, and workforce development. Before that, Scott spent eight years in leadership positions at SEIU and Colorado WINS. He also has worked as a lobbyist and served four years as director of communications and press secretary for the Colorado House Minority Office. Scott graduated from George Washington University with a bachelor's degree in Middle East studies.

**Olivia ("Libby") D. Webster:** Libby Webster is Senior Counsel at National Student Legal Defense Network. She also co-directs the Postsecondary Economics and Equity Research (PEER) Project, a joint initiative between Student Defense and academics at George Washington University and Columbia University. Prior to joining Student Defense, Libby served as a Senior Assistant Attorney General in Consumer Protection at the Colorado Attorney General's Office. In that role, she litigated numerous law enforcement actions under state consumer protection laws against a variety of industries, including for-profit colleges. Before working for the Colorado Attorney General, Libby worked as a litigation associate and clerked for the Honorable Alan M. Loeb on the Colorado Court of Appeals. Libby earned her J.D. at the University of Denver Sturm College of Law and her B.S. in news-editorial journalism at the University of Colorado at Boulder.