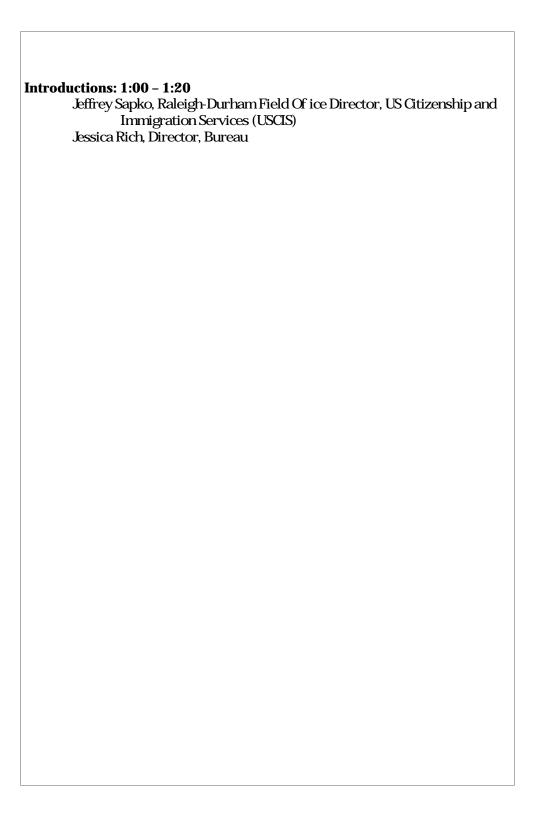
Monica Vaca

Monica Vaca is an Assistant Director in the Federal Trade Commission's Bureau of Consumer Protection. Ms. Vaca works in the FTC's Division of Marketing Practices, which brings civil law enforcement cases and engages in policy work to combat deceptive and unfair practices. Ms. Vaca heads up the Bureau's Legal Services Collaboration, and for more than a decade, Ms. Vaca has litigated or supervised litigation against fraudulent merchants and payment processing companies. In 2011, Monica was honored to receive the Wasserstein Fellowship from Harvard Law School's Of ice of Public Interest Advising Ms. Vaca began her career by

clerking for the Honorable John F. Grady in the Northern Distri Q of the Legal Assistance Focus (Riversity School of Law and the University of Virginia.

Kate Woomer Deters

March 20, 2014



Carlene McNulty

Carlene McNulty joined the Justice Center's predecessor organization, the N.C. Legal Services Resource Center in February 1996, and has helped lead the Center's ambitious impact litigation efforts ever since. Initially designed to provide legal assistance to low-income individuals that were statutorily barred from receiving assistance from federally-funded legal aid organizations, the Justice Center's litigation unit has grown into a formidable independent force against poverty and injustice. A specialist in consumer law, McNulty has helped co-counsel numerous important class actions against powerful, predatory lenders. In addition to managing a large caseload that includes class action and impact litigation, Ms. McNulty also provides back-up support for the work of legal aid advocates and pro bono attorneys. Prior to joining the Center, Carlene worked at North State Legal Services in Hillsborough, North Carolina, where she won the prestigious Julian Pierce Award as North Carolina's outstanding legal services advocate.

Jessica Rich

Jessica L. Rich is the Director of the FTC's Bureau of Consumer Protection. The Bureau conducts investigations, brings enforcement actions against companies and individuals that violate the law, develops rules to protect consumers, and educates consumers and businesses about their rights and responsibilities. The Bureau also collects complaints about consumer fraud and identity theft and makes them available to law enforcement agencies across the country.

Ms. Rich has held a number of other senior positions during her FTC tenure, including Deputy Director of the Bureau, Associate Director of the Division of Financial Practices, and Associate Director of the Division of Privacy and Identity Protection. Her accomplishments include leading major policy initiatives related to privacy, data security, and emerging technologies; overseeing enforcement actions against leading data companies, inancial institutions, retailers, and social networks; and developing signi icant FTC rules. In recognition of her outstanding contributions to the FTC's mission, in 2011, Ms. Rich received the Chairman's Award, the agency's highest award for meritorious service. Ms. Rich joined the FTC as a staff attorney more than 20 years ago, after starting her career in private practice in New York City. She is a graduate of Harvard University and New York University Law School.

Jeffrey M. Sapko

On November 25, 2007, Jeffrey Sapko enteredet or falloty as the irst DSpCitizens DipW " | • dÀ•ð ‡ `` 'x0 - F0 `` of] - - f • < ‡ • D 0 ` 'F ∈ f ' ~ o ` "AQ • cep...Hp = f,1a

Kevin Anderson Mr. Anderson has worked for the Consumer Protection Division of the North Carolina Attorney General's of ice since 1998, and is currently the Director of the Consumer Protection Division and Senior Deputy Attorney General. He has argued cases before the North Carolina Court of Appeals and North Carolina Supreme Court, and is a member o