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# *Andrew Hinkes*

FINTECH DATA PRIVACY PANELIST

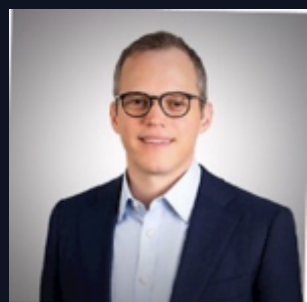
## **BIO:**

Nominated as one of Coindesk's Most Influential People in Blockchain in 2017, Andrew "Drew" Hinkes is an attorney with Carlton Fields, working as part of its National Blockchain and Digital Currency practice. Drew was appointed as an Adjunct Professor by the NYU Stern Business School and the NYU School of Law, where he co-teaches "Digital Currency, Blockchains, and the Future of the Financial Services Industry." Drew is also the co-founder and General Counsel of Athena Blockchain, a professional services firm focused on tokenized investment products. Since 2019, Drew has been involved in law reform organizations serving as an observer for Uniform Law Commission/American Law Institute, Uniform Commercial Code and Emerging Technologies Digital Assets Working Group and the UNIDROIT Working Group on Digital Assets and Private Law. Mr. Hinkes is frequently quoted and cited in articles related to digital assets and blockchain technology, and regularly speaks at legal, industry, and academic conferences and symposia.

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# *Duane Pozza*

FINTECH DATA PRIVACY PANELIST

## **BIO:**

Duane Pozza is a partner at Wiley in Washington, DC and co-chair of the firm's FTC practice. He advises clients on complex legal and regulatory issues involving emerging technologies, including privacy and data governance, advertising law, competition matters, and consumer financial laws and regulations. Duane has extensive experience working on legal issues involving cutting edge tech innovation, including fintech, artificial intelligence (AI), Internet of Things (IoT), mobile payments, and blockchain. Prior to joining Wiley, Duane was an Assistant Director in the Division of Financial Practices at the FTC.

He is a graduate of the University of Texas at Austin and Stanford Law School.



# *Elizabeth Khalil*

FINTECH DATA PRIVACY PANELIST

## **BIO:**

Elizabeth Khalil is a Managing Director and Associate General Counsel at CIBC in Chicago, where she leads legal support for all of CIBC Bank USA's retail and consumer activities, manages the paralegal team that responds to legal process in the US, and serves as CIBC's Chief Privacy Counsel for its US Region. She was previously a federal banking regulator in Washington, DC, first at the OCC, where she was an enforcement attorney and served on the interagency teams that wrote regulations implementing the FACT Act, and at the FDIC, where she led the interagency working group that created the FFIEC Social Media Guidance. She was also a senior associate at Hogan Lovells, and a partner at Dykema Gossett. She is the author of a forthcoming American Bar Association treatise on US financial privacy and data security. She graduated from Georgetown University and the University of Michigan Law School.

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# *Justin Steffen*

KEYNOTE SPEAKER: ON "THE 'PRICE' OF PRIVACY"

## **BIO:**

Justin Steffen is a litigator, technologist, and part-time academic focused on the intersection of law and the digital economy. He is a litigation partner at Ice Miller LLP in Chicago and an adjunct professor of law at Northwestern Law School where he teaches Financial and Emerging Technologies and the Law. He routinely represents lenders, banks, payments companies, and digital currency businesses navigating the obstacles to innovation and is a frequent speaker and writer on topics ranging from privacy to algorithmic lending to digital currencies. For his contributions, he has been recognized as a Fintech and Cryptocurrency Trailblazer by the National Law Journal, and he is an oft-cited authority on myriad FinTech issues.

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# *Colleen Sullivan*

FEDERAL DIGITAL DOLLAR PANELIST

## **BIO:**

Colleen Sullivan is Co-Founder and CEO of CMT Digital Holdings LLC and has been a partner with the broader CMT Group since 2013. Ms. Sullivan oversees CMT Digital's trading, investments, and regulatory initiatives in the crypto assets / blockchain technology space. Ms. Sullivan is also a Co-Founder and Managing Member of Sullivan Wolf Kailus LLC, a boutique law firm based in Chicago that specializes in hedge fund, private equity, venture capital, digital assets, and other alternative investment products. Ms. Sullivan previously practiced law in the Investment Funds and Derivatives group at Sidley Austin LLP and, at age 25, co-founded a company called iOptions Group LLC, which developed hedging and monetization strategies for holders of employee stock options. Ms. Sullivan currently serves on the Board of Directors of Silvergate Bank and on the Advisory Board of the Chamber of Digital Commerce.



# *Daniel Gorfine*

FEDERAL DIGITAL DOLLAR PANELIST

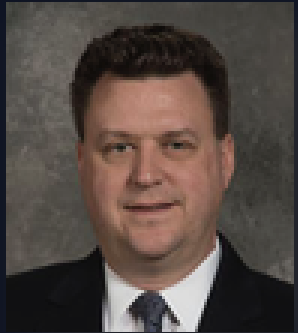
## **BIO:**

Daniel Gorfine is the founder of Gattaca Horizons LLC, a boutique fintech advisory firm. Gorfine also currently serves as an Adjunct Professor of Law at the Georgetown University Law Center and is a co-founder of the Digital Dollar Project. He previously served as the U.S. Commodity Futures Trading Commission's first Chief Innovation Officer and Director of LabCFTC. Prior to the CFTC, Gorfine was Vice President, External Affairs & Associate General Counsel at OnDeck. Gorfine also previously served as Director of Financial Markets Policy and Legal Counsel at the Milken Institute think tank, and earlier in his career worked at the international law firm Covington & Burling LLP. Gorfine also served a clerkship with U.S. District Court Judge Catherine C. Blake in the District of Maryland. A graduate of Brown University (A.B.), Gorfine holds a J.D. from George Washington University Law School and an M.A. from the Paul H. Nitze School for Advanced International Studies (SAIS) at Johns Hopkins University.

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## *David Mills*

FEDERAL DIGITAL DOLLAR PANELIST

### **BIO:**

David Mills is an Associate Director at the Board of Governors of the Federal Reserve System – Division of Reserve Bank Operations and Payment Systems, Washington, District of Columbia.

He has responsibilities for the Board's innovations in payments, retail payments, and payments economic research programs. David has been studying developments in digital currencies and distributed ledger technologies for several years, has contributed to international work on the topics, and leads several Federal Reserve policy and research teams in the areas of digital innovations.

He has published articles related to payments and monetary theory in a variety of journals including the Journal of Monetary Economics, the International Economic Review, the Review of Economic Dynamics and Macroeconomic Dynamics.

He received his Ph.D. in Economics from the Pennsylvania State University and has a B.A. in Economics and Classical Languages from Duquesne University in Pittsburgh, Pennsylvania.

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## *Linda Jeng*

FEDERAL DIGITAL DOLLAR PANELIST

### **BIO:**

Linda Jeng is the Global Head of Policy & Special Counsel at the fintech startup, Transparent, where she leads policy, regulatory and product strategy. She is also a Visiting Scholar on Financial Technology and Adjunct Professor of Law at Georgetown University Law Center. Her research interests include open banking, digital currencies, data rights and customer liability. Previously, she was with the Federal Reserve Board of Governors as well as the Financial Stability Board based in Basel, Switzerland. At the Fed, she chaired the Basel Committee's working group on open banking. She devoted most of her career to financial stability and Too-Big-To-Fail regulatory reform, including working on the Dodd-Frank Act at the U.S. Senate and on G20-led international initiatives at the U.S. Treasury Department. Professor Jeng has worked at the Securities & Exchange Commission, the Office of the Comptroller of the Currency, and a global bank in Paris. She has a J.D. from Columbia Law School, a Master of Advanced Studies from Université de Toulouse, France, and a B.A. from Duke University.