

STATE OF NEW HAMPSHIRE

Honorarium or Expense Reimbursement Report (RSA 15-B)



Type or Print all Information Clearly:

Name: David A. Rienzo Work Phone No. 603 271-7987
First Middle Last

Work Address: 33 Capitol Street, Concord, NH 03301

Office/Appointment/Employment held: Assistant Attorney General, Consumer Protection and Antitrust Bureau

List the full name, post office address, occupation, and principal place of business, if any, of the source of any reportable honorarium or expense reimbursement. When the source is a corporation or other entity, the name and work address of the person representing the corporation or entity in making the honorarium or expense reimbursement must be provided in addition to the name of the corporation or entity.

Source of Honorarium or Expense Reimbursement:

Name of source: Not a person. See below.
First Middle Last

Post Office Address: _____

Occupation: _____

Principal Place of Business: _____

RECEIVED

AUG 12 2014

NEW HAMPSHIRE
DEPARTMENT OF STATE

If source is a Corporation or other Entity:

Name of Corporation or Entity: Law and Economics Center, George Mason University School of Law

Name of Corporate/Entity Representative: Colleen Cherico

Work Address of Representative: 3301 Fairfax Drive, MS1G3, Arlington, VA 22201

Food and/or beverages consumed pursuant to RSA 15-B:6, II with value over \$25.00

Value of Honorarium: None Date Received: _____ *If exact value is unknown, provide an estimate of the value of the gift or honorarium and identify the value as an estimate.* Exact Estimate

Value of Expense Reimbursement: \$894.18 Date Received: 6/10/14 *A copy of the agenda or an equivalent document must be attached to this filing.* Exact Estimate

Briefly describe the service or event this Honorarium or Expense Reimbursement relates to:

Continuing Legal Education program regarding regulation of the financial services industry.

"I have read RSA 15-B and hereby swear or affirm that the foregoing information is true and complete to the best of my knowledge and belief."



Signature of Filer

8/11/14

Date Filed

9/07


RSA 15-B:9 Penalty. Any person who knowingly fails to comply with the provisions of this chapter or knowingly files a false report shall be guilty of a misdemeanor.

Return to: Secretary of State's Office, State House Room 204, Concord, NH 03301

AGEP FOURTH ANNUAL PUBLIC POLICY INSTITUTE ON FINANCIAL SERVICES REGULATION

AGENDA

Wednesday, April 30, 2014

6:30 PM - 7:00 PM	Registration <i>Key Bridge Marriott</i>	◆
6:30 PM - 8:15 PM	Reception & Dinner <i>Key Bridge Marriott</i>	◆ 

Thursday, May 1, 2014

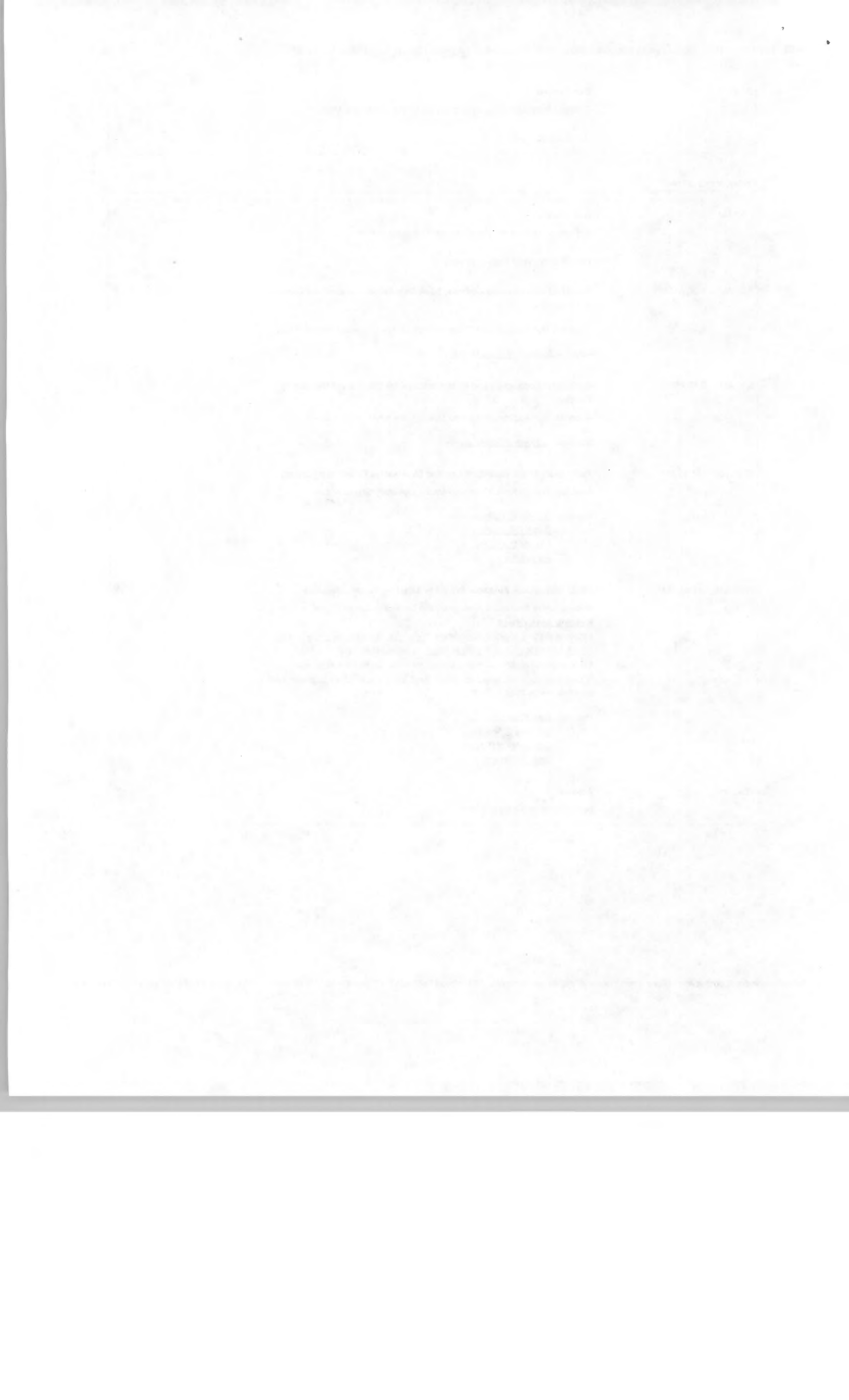
7:00 AM - 7:50 AM	Breakfast <i>Founders Hall Multipurpose Room 126</i>	◆
7:00 AM	Bus Departs <i>Key Bridge Marriott for George Mason University School of Law</i>	◆
7:00 AM - 7:50 AM	Conference Check-in and Registration <i>Founders Hall Gallery, George Mason University</i>	◆
8:00 AM - 8:15 AM	Welcome <i>Founders Hall Auditorium, George Mason University School of Law</i> Host: Henry N. Butler	◆
8:15 AM - 9:30 AM	Why Learning Economics is a Virtue <i>Founders Hall Auditorium, George Mason University School of Law</i> Speaker: Peter J. Boettke	◆
9:45 AM - 11:00 AM	The Economics and Regulation of the Fringe Lending Market: Payday Lending, Bank Overdraft Protection, Auto Title Loans, and Prepaid Cards <i>Founders Hall Auditorium, George Mason University School of Law</i> Reading Assignment: Clarke, Robert and Todd Zywicki. Mercatus Center George Mason University, " Payday Lending, Bank Overdraft Protection, and Fair Competition and the Consumer Financial Protection Bureau ." Last modified November 21, 2013. Instructor: Todd J. Zywicki	◆
11:15 AM - 12:30 PM	Panel Discussion: Mortgage Servicing Rules Post Settlement <i>Founders Hall Auditorium, George Mason University School of Law</i> Reading Assignment:	◆

	<p><u>Special Alert: Detailed Analysis of CFPB's Mortgage Servicing Rules.</u> <i>BuckleySandler LLP</i>: 1-22. February 5, 2013.</p> <p>Panelist: <u>Jeremiah S. Buckley</u>, <u>Jean Healey</u>, <u>Christopher J. Mayer</u>, <u>Ira Rheingold</u></p> <p>Moderator: <u>Greg Zoeller</u></p>
<p>12:30 PM - 1:45 PM</p>	<p>Luncheon with Keynote Address</p> <p><i>Founders Hall Multipurpose Room, George Mason University School of Law</i></p>
<p>2:00 PM - 3:30 PM</p>	<p>Panel Discussion: Payday Lending</p> <p><i>Founders Hall Auditorium, George Mason University School of Law</i></p> <p>Readings: Compass Principles: Center for Financial Services Association, "<u>The Compass Guide to Small-Dollar Credit.</u>" Personal Loans 101: American Financial Services Association Education Foundation, "<u>Personal Loans 101: Understanding Small Dollar Loans.</u>" Traditional Loans: American Financial Services Association, "<u>The Traditional Installment Loans Still the Safest and Most Affordable Small Dollar Credit.</u>" The CFPB Office of Research, "<u>CFPB Data Point: Payday Lending.</u>" Last modified March 2014.</p> <p>Panelist: <u>Neil Bhutta</u>, <u>Lauren Saunders</u>, <u>Mark Shurtleff</u>, <u>Paige Marta Skiba</u>, <u>Laura Udjis</u></p> <p>Moderator: <u>Joseph A. Foster</u></p>
<p>3:45 PM - 5:15 PM</p>	<p>Panel Discussion: Debt Collection</p> <p><i>Founders Hall Auditorium, George Mason University School of Law</i></p> <p>Reading Materials: Fedeseyeu, Viktor. <u>Debt collection agencies and the supply of consumer credit.</u> working paper., Research Department, Federal Reserve Bank of Philadelphia, 2013. Hunt, Robert. "<u>Collecting consumer debt in america.</u>" <i>Business Review</i>. no. Q2 (2007): 11-24. Bartmann, William. "<u>A Study of the Causes of Consumer Bankruptcy.</u>" <i>Center for Consumer Recovery</i>. (2014): 1-15 <u>The Debt Buying Industry: A White Paper.</u> <i>DBA International</i>: 1-10. (April 4, 2014) National Consumer Law Center, "<u>Guidelines for Affordable Small Dollar Loans.</u>" Last modified January 2014.</p> <p>Saunders, Lauren. National Consumer Law Center, "<u>Why 36%: The History, Use and Purpose of the 36% Interest Rate Cap.</u>" Last modified April 2013.</p> <p>National Consumer Law Center, "<u>Executive Summary: Stopping the Payday Loan Trap.</u>" Last modified June 2010.</p> <p>Panelist: <u>Bill Bartmann</u>, <u>Christopher T. Koegele</u>, <u>Tom Pahl</u>, <u>Barbara A. Sinslev</u></p> <p>Moderator: <u>Samuel S. Olens</u></p>

5:15 PM	<p>Bus Departs</p> <p><i>George Mason University School of Law for the Key Bridge Marriott</i></p> <p>Dinner on your own</p>	◆
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Friday, May 2, 2014

7:00 AM	<p>Bus Departs</p> <p><i>Key Bridge Marriott for George Mason University School of Law</i></p> <p>Please bring your bags with you.</p>	◆
7:00 AM - 8:20 AM	<p>Breakfast with Keynote Address: Bank Regulation: Lessons not Learned, or Forgotten</p> <p><i>Founders Hall Multipurpose Room, George Mason University School of Law</i></p> <p>Keynote Speaker: <u>William M. Isaac</u></p>	◆
8:30 AM - 9:45 AM	<p>Behavioral Economics and its Implications for Credit Card Regulatory Policies</p> <p><i>Founders Hall Auditorium, George Mason University School of Law</i></p> <p>Speaker: <u>J. Howard Beales III</u></p>	◆
10:00 AM - 11:15 AM	<p>Panel Discussion: Non-Bank Lending (Alternative Financial Products)</p> <p><i>Founders Hall Auditorium, George Mason University School of Law</i></p> <p>Panelist: <u>Michael D. Calhoun</u>, <u>Sarah F. Cutrona</u>, <u>Edward D. Gehres</u>, <u>Bill Himpler</u></p>	◆
11:30 AM - 12:45 PM	<p>Panel Discussion: Financial Products Affecting Service Members</p> <p><i>Founders Hall Auditorium, George Mason University School of Law</i></p> <p>Reading Assignment: FINRA Investor Education Foundation, "<u>Financial Compatibility in the United States—2012 Report of Military Findings</u>." Last modified Nov. 11, 2013. Office of Servicemember Affairs, Consumer Financial Protection Bureau, "<u>Complaints received from servicemembers, veterans, and their families</u>." Last modified March 2014.</p> <p>Panelist: <u>Cutler Dawson</u>, <u>Kathleen B. Moakler</u>, <u>Clarine Nardi Riddle</u>, <u>Grant T. Swinger</u></p>	◆
12:45 PM	<p>Adjourn</p> <p>Boxed Lunches will be provided</p>	◆



State of New Hampshire

85685

6/4/2014

Invoice	Invoice Date	Description	Amount
drienzonNH052114	5/30/2014	Reimb-travel of David Rienzo-AGEP Public Policy Inst. on Fin. Svcs ...	\$512.24

26110000 - 500710

Total : \$512.24

Dep. 6/10/14 Batch # 222085

WARNING - THIS CHECK IS PROTECTED BY SPECIAL SECURITY GUARD PROGRAM™ FEATURES

GEORGE MASON UNIVERSITY FOUNDATION INC

MS 1A3
4400 UNIVERSITY DRIVE
FAIRFAX, VA 22030

United Bank
444/560

Check Date	Check Number	Check Amount
6/4/2014	85685	\$512.24

Void after 90 Days

PAY TO THE ORDER OF State of New Hampshire
Attn: David Rienzo
33 Capitol St
Concord, NH 03301

***Five Hundred Twelve and 24/100 Dollars

HEAT SENSITIVE SECURITY MARK TO VERIFY

AUTHORIZED SIGNATURE *Michael A. Rienzo*

THIS CHECK CONTAINS MULTIPLE SECURITY FEATURES. SEE BACK FOR DETAILS

1914

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Subject: RE: AGEP 4th Annual Public Policy Institute
Date: Tuesday, August 5, 2014 at 9:26 AM
From: LEC AG Education Program <agep@gmu.edu>
To: David Rienzo david.rienzo@doj.nh.gov

Hi David,

The AGEP paid \$381.94 for your hotel stay at the Key Bridge Marriott. Please do not hesitate to contact me if you need any additional information!

Colleen

Colleen Cherico
Program Assistant, George Mason Attorneys General Education Program
Law & Economics Center | George Mason University School of Law
3301 Fairfax Drive | Arlington, VA 22201
Phone: 703.993.9964 | Fax: 703.993.8181 | MasonLEC.org

From: David Rienzo <David.Rienzo@doj.nh.gov>
Sent: Monday, August 4, 2014 4:21 PM
To: LEC AG Education Program
Subject: Re: AGEP 4th Annual Public Policy Institute

Thank you, Colleen. I appreciate your help.

I will wait to hear from you.

Thanks again.

--
David Rienzo
Assistant Attorney General
Consumer Protection and Antitrust Bureau
New Hampshire Department of Justice
(603) 271-7987 (phone)
(603) 223-6239 (fax)
david.rienzo@doj.nh.gov

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> From: LEC AG Education Program <agep@gmu.edu>
> Date: Mon, 4 Aug 2014 20:19:05 +0000
> To: David Rienzo <david.rienzo@doj.nh.gov>
> Subject: RE: AGEP 4th Annual Public Policy Institute
>
> Hello David,

I am happy to track down this information for you. Our events
> staff is out of the office today, but I should be able to provide you with the
> amount when they return tomorrow.

Kind regards,

Colleen

Colleen
> Cherico
> Program Assistant, George Mason Attorneys General Education
> Program
> Law & Economics Center | George Mason University School of Law
> 3301
> Fairfax Drive | Arlington, VA 22201
> Phone: 703.993.9964 | Fax: 703.993.8181
> | MasonLEC.org
> |

From: David Rienzo
> <David.Rienzo@doj.nh.gov>
Sent: Monday, August 4, 2014 8:55 AM

To: LEC AG
> Education Program
Subject: AGEF 4th Annual Public Policy Institute

Good
> morning, Colleen. I hope all is well.

I have recently learned that I am
> required to file a form with the NH
Secretary of State regarding the expense
> reimbursement my office received
related to my attendance at the
> above-referenced conference, which ran from
April 30, 2014 to May 2, 2014. NH
> RSA 15-B.

The payment by AGEF of the hotel stay is included in the
> statutory
definition of expense reimbursement. Accordingly, I am hoping that
> you can
tell me what the cost of my stay at the Key Bridge Marriott was for
> those
two nights. Is that information that you can provide to me?

Thanks
> very much, and I hope your summer is going well.

--
David Rienzo
Assistant
> Attorney General
Consumer Protection and Antitrust Bureau
New Hampshire
> Department of Justice
(603) 271-7987 (phone)
(603) 223-6239
> (fax)
david.rienzo@doj.nh.gov

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