

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 Office of Public Interest Advising. Ms. Vaca began her career by clerking for the Honorable John F. Grady in the Northern District of Illinois, and shortly thereafter served as an Equal Justice Fellow in the Women's Law Project of the Legal Assistance Foundation of Chicago. She is a graduate of Northwestern University School of Law and the University of Virginia.

Kate Woomer-Deters

Kate Woomer-Deters joined the North Carolina Justice Center in 2007. At the Justice Center, she litigates primarily employment, consumer, and housing cases on behalf of low-income immigrants. Some of her cases have included class actions for unpaid workers or for victims of immigration services fraud. She also conducts trainings across the state on immigrant eligibility for public benefits, and advocates for language access rights for limited-English proficient North Carolinians. Previously, she was an attorney with Legal Aid of North Carolina - Farmworker Unit, where she litigated employment and human trafficking cases for farmworkers, and practiced immigration law. Kate is a 2005 graduate of the University of Minnesota Law School where she was a founding member of the school's Workers' Rights Clinic.

Consumer Protection in Immigrant Communities, North Carolina

Legal Services Collaboration

Federal Trade Commission



March 20, 2014

US Citizenship and Immigration Services
Raleigh-Durham, North Carolina Field Office
301 Roycroft Drive Durham, NC 27703

AGENDA

Introductions: 1:00 – 1:20

Jeffrey Sapko, Raleigh-Durham Field Office Director, US Citizenship and Immigration Services (USCIS)

Jessica Rich, Director, Bureau of Consumer Protection, Federal Trade Commission (FTC)

Panel 1: 1:20 – 2:30

Notario Fraud and Immigration Services Scams

Panelists will examine immigration services fraud and its impact. They will also discuss techniques to fight this pernicious fraud and resources for advocates working to prevent it.

Moderator: Cindy Liebes, Southeast Regional Director, FTC

Panelists:

Jeffrey Sapko, Raleigh-Durham Field Office Director, USCIS

Sebastian Kielmanovich, Assistant United States Attorney, Eastern District of North Carolina

Kate Woomer-Deters, Managing Attorney, Civil Litigation – Immigrant and Refugee Rights Project, North Carolina Justice Center

Thomas E. Fulghum, Attorney at Law, Unauthorized Practice of Law Committee Chair, American Immigration Lawyers Association, Carolinas Chapter

Break: 2:30-2:45

Panel 2: 2:45-3:45

Deceptive Practices Targeted at Immigrants

Whether it is an offer for a mobile home that promises a real chance at home ownership, unscrupulous debt collectors making abusive and threatening calls, or scam artists targeting people with a shared culture or language, immigrants often contend with deceptive marketing practices. This panel will explore some of these practices and how to help consumers avoid them.

Moderator: Sana Chriss, Attorney, Southeast Region, FTC

Panelists:

Kevin Anderson, Senior Deputy Attorney General, Consumer Protection Division, North Carolina Department of Justice

Carlene McNulty, Senior Attorney, North Carolina Justice Center

Marisol Silva, Hispanic Community Liaison Coordinator, Eastern North Carolina Better Business Bureau

Prior to his arrival in the Raleigh-Durham area, Mr. Sapko was the first USCIS Officer in Charge at the US Consulate General, Frankfurt, Germany. Mr. Sapko also served as the Senior Homeland Security Representative to the U.S. Mission Germany, and oversaw an operation with extensive ties to the U.S. Department of Defense.

Mr. Sapko has held various positions within USCIS and the Immigration and Naturalization Service, including Supervisory District Adjudication Officer in the Florida District Office and U.S. Immigration Inspector at the INS facilities in Toronto and Ottawa Canada. Mr. Sapko also managed the Florida District Special Programs Division, which created and implemented the U.S. Citizenship and Immigration Service's InfoPass program. InfoPass revolutionized the way that USCIS customers interact with the agency by allowing them to make appointments at an easy to use Internet site, thereby bypassing the traditionally long lines at USCIS offices.

Prior to this assignment, Mr. Sapko served as a Foreign Service Specialist with the U.S. Department of State in Hong Kong. Mr. Sapko supervised telecommunications, Information Technology infrastructure, classified and unclassified mail and communications systems and other aspects of the post's Information Technology program.

Mr. Sapko is a veteran of the United States Army, and served from 1984 to 1987 with the First Squadron, Second Armored Cavalry Regiment in Bayreuth, Germany, and active reserve duty with the 98th Infantry Division in Western New York. He completed his active duty and reserve military service at the rank of E-5. He holds a B.A. degree from the State University of New York at Buffalo.

Marisol Silva

Marisol Silva is the Hispanic Community Liaison Coordinator at the Better Business Bureau serving Eastern North Carolina (BBB), a leading nonprofit organization in advancing marketplace trust. In an effort to reach out to the Hispanic community, Ms. Silva works directly with the media, and participates in community events, trade shows and speaking engagements to keep Latino consumers informed about common scams and BBB services that are available to the community. Ms. Silva is also the BBB's contact for Spanish-speaking consumers who inquire about a business or file a complaint.

Ms. Silva received a bachelor's degree in Political Science and International Studies, and a Business Spanish Certificate from the University of North Carolina at Charlotte in 2007. She is currently working toward her master's degree in Liberal Studies at Duke University. Prior to joining BBB, Silva served as Assistant to the Director at the North Carolina Governor's Office of Latino/Hispanic Affairs and was Program Director at El Centro Latino.

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, financial institutions, retailers, and social networks; and developing significant 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 entered on duty as the first US Citizenship and Immigration Services Field Office Director at the USCIS facility in Durham, North Carolina. The Raleigh-Durham field office serves Eastern and Central North Carolina's rapidly growing immigrant population and provides service to U.S. Citizens with foreign relatives or interested in International Adoptions.

Panel 3: 3:45-4:30**Happening Now: Spotlight on the Affordable Care Act and Auto Issues**

This panel will explore two major issues that immigrants need to navigate. This discussion asks not only how fraudsters may use confusion and language barriers to their benefit, but also how we can work together to assist the immigrant community and stay ahead of the curve.

Moderator: Monica Vaca, Assistant Director, Division of Marketing Practices, FTC

Panelists:

Kate Woomer-Deters, Managing Attorney, Civil Litigation – Immigrant and Refugee Rights Project, North Carolina Justice Center

Delvin Davis, Senior Research Analyst - Center for Responsible Lending

Marcela Mateo, Attorney, Southeast Region, FTC

Closing Remarks: 4:30

Cindy Liebes, Federal Trade Commission

Thanks to USCIS for hosting this event, to the speakers and panelists for taking the time out of their busy schedules to participate, and to those who participated in the FTC's task force to address these important issues.

Kevin Anderson

Mr. Anderson has worked for the Consumer Protection Division of the North Carolina Attorney General’s office 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 of the bar of the United States Supreme Court. For a number of years, he taught legal writing and appellate advocacy as an adjunct instructor at the UNC School of Law.

Mr. Anderson received his J.D. with high honors from the UNC School of Law in 1989. He has worked in private practice for law firms in Washington, D.C. and Raleigh/Durham, North Carolina. From 1991-1995, he was an Assistant Counsel for the U.S. House of Representatives’ Committee on the Judiciary.

Sana Chriss

Sana Chriss is an attorney with the Southeast Region of the Federal Trade Commission where she specializes in regulatory enforcement and consumer protection matters. Sana has served in numerous capacities with the FTC, including Attorney Advisor to former Chairwoman Deborah Platt Majoras. In 2005, she received the FTC’s Paul Rand Dixon award for outstanding work in consumer protection. Prior to joining the FTC, Sana spent seven years in private practice with the law firms of Arent Fox, PLLC, and Keller and Heckman, LLP. She is a graduate of Duke University and Georgetown University Law Center.

Delvin Davis

Delvin Davis is a senior research analyst at the Center for Responsible Lending. Since 2002, his work at CRL has investigated the impacts of abusive practices in different lending markets such as auto finance, as well as how changes in policy would benefit affected populations. His most recent publication, titled "Non-Negotiable," finds that activity from auto dealerships creates a system promoting racial and ethnic disparities in auto loan interest rate pricing, regardless if people of color negotiate or comparison shop. Mr. Davis received both his MA in Public Administration and BA in Public Policy Analysis from the University of North Carolina at Chapel Hill.

Thomas E. Fulghum

Thomas practices primarily immigration law. Thomas has represented clients before USCIS adjudication officers, in Immigration Court, and before the Board of Immigration Appeals.

Thomas also practices criminal defense, and has represented clients in State and Federal courts and before the North Carolina Court of Appeals. He is admitted to practice before the Supreme Court of North Carolina and in both the Middle and Eastern Federal District Courts of North Carolina. Thomas is fluent in Spanish.

Thomas has received a First Tier ranking in the Raleigh area in Immigration Law by U.S. News – Best Lawyers® for 2014.

Cindy Liebes

Cindy Liebes is the Regional Director for the Southeast Regional Office of the Federal Trade Commission. She has been with the FTC since 1986. Ms. Liebes is responsible for supervising and litigating various law enforcement actions involving a variety of unfair and deceptive consumer protection issues, including online privacy; fraudulent Internet schemes; telemarketing fraud and consumer credit statute enforcement. She also regularly conducts seminars and gives outreach presentations to business and consumer groups, and has appeared on numerous television and radio broadcasts to discuss various consumer fraud, privacy, and credit issues. Ms. Liebes helped to coordinate an FTC led initiative focusing on protecting consumers from mortgage foreclosure rescue frauds.

Ms. Liebes previously served as a Special Assistant United States Attorney for both the Eastern District of Tennessee and the Northern District of Georgia, criminally prosecuting perpetrators of telemarketing fraud. In recognition of her criminal litigation efforts, she received the Department of Justice’s John Marshall Award.

Marcela C. Mateo

Marcela C. Mateo joined the Federal Trade Commission’s Southeast Regional Office as an attorney in December of last year. Since joining the FTC, Ms. Mateo has embraced the Commission’s work. As the Latino/Hispanic liaison for the office, Ms. Mateo has focused on networking with various legal and family services that serve immigrant communities and Latino/Hispanic populations. Prior to joining the FTC, Ms. Mateo was an Assistant United States Attorney for the District of Puerto Rico, where she prosecuted a variety of criminal matters. While an AUSA for the District of Puerto Rico, Ms. Mateo prosecuted several criminal cases, two of which were capital prosecutions. In 2012, she received the Assistant Attorney General Award for Distinguished Service for one of the capital cases. Ms. Mateo obtained a B.A. in Psychology and Spanish and a J.D. from Emory University in Atlanta, Georgia. Ms. Mateo is fluent in Spanish and is proficient in Portuguese.