

Bios

Michael Altschul is Senior Vice President and General Counsel at CTIA – The Wireless Association. He is responsible for the Association’s legal advocacy, CTIA’s compliance with antitrust and other applicable laws, and he is an active participant in the development of the Association’s public policy positions. Altschul joined CTIA in 1990 after serving with the Antitrust Division of the United States Department of Justice. Prior to that, he began his legal career as an attorney specializing in antitrust litigation with Simpson Thacher Bartlett in New York City. During his ten year stint at the Justice Department, Altschul worked exclusively on communications matters, including the Modification of Final Judgment and the GTE decree, as well as related FCC filings and telecommunications industry mergers and acquisitions. Altschul received a Bachelor of Arts in Political Science from Colgate University, and a Juris Doctor from the New York University School of Law.

Dave Asheim is a veteran of up-and-coming technology and software provide Tme0.31 11 years of mobile technology experience. He launched Guide by Cell in 2004 with the initial goal of bridging the gap between cultural institutions and their patrons, and the business has since expanded to offer mobile technologies to solve a wide variety of problems faced not only by cultural institutions and nonprofit organizations, but government agencies, retailers, major corporations and more.IGive by Cell, the mobile fundraising division, was formed in 2008 to serve the nation’s non-profit community. The company services over 2,000 clients throughout the world. Dave is a frequent speaker on mobile topics, speaking at over six events each year. Before founding Guide by Cell in 2004, he was President of iHello Inc., a voice-xml provide of services to large enterprises. He also ran Well Engaged, a spin-off from The WELL, which was the largest B2B software provide of web-based

chat and discussion software and the pioneers of pre-Google/Facebook social networking. Dave holds a B.S. in finance and an M.B.A., both from the University of Illinois.

John Breyault is Vice President of Public Policy, Telecommunications and Fraud

schemes, unauthorized billing, foreclosure rescue, national advertising, consumer credit, and debt collection matters. Ms. Bungo also served as a Special Assistant United States Attorney for the Eastern District of Pennsylvania, assisting with the prosecution of individuals engaged in a cramming scheme. Ms. Bungo received her law degree from Case Western Reserve University in Cleveland, Ohio, and her undergraduate degree from the University of Iowa.

Jim Chilsen has been with the Citizens Utility Board (CUB) for 13 years. As CUB's Director of Communications, Mr. Chilsen takes the lead in organizing statewide media and information campaigns, manages daily content for CUB's Web, Twitter and Facebook pages, and leads the organization's e-mail campaigns, including weekly E-newsletters to CUB constituents and E-lobbying efforts to local, state, and federal officials. He was a project manager on the team that launched the CUB Cellphone Saver and CUB Energy Saver, at the time making CUB the only consumer group in the nation to offer free, dynamic online services that provide people with customized audits of their wireless and energy bills. In December 2012, Mr. Chilsen was the lead organizer in a campaign that targeted cellphone cramming in the Land of Lincoln. Just months after Illinois used CUB headquarters as the backdrop to sign one of the nation's toughest laws against landline cramming, the consumer watchdog group, working in a partnership with wireless research firm Validas, targeted cellphone cramming. Their analysis warned consumers that scam artists driven from Illinois landline bills see cellphones as a "new frontier for fraud." Mr. Chilsen received a Bachelor of Arts degree in

Journalism and History from Marquette University in Milwaukee in 1991 and a Master of Arts degree in Journalism from Marquette in 1995. Before joining the nonprofit group, he was a newsman for The Associated Press.

Russell Deitch is an attorney with the Federal Trade Commission. For 24 years, he has investigated and litigated cases on behalf of the FTC in consumer protection and competition matters, including cramming. Mr. Deitch participated in the development and presentation

Foundation, Jim leads the consulting and venture catalyst company of 1024 Wireless Services, and provides strategic direction for its clients in the mobile space. Prior to 1024 Wireless Services, Jim was a member of the founding executive team for m-Qube, Inc where he was responsible for developing and maintaining relationships with their extensive list of carrier partners, securing m-Qube's position as the market leader for enabling technology-based companies, and advancing the growth and financial success of the industry. Known for his collaborative and inclusive style, Manis re-established the Mobile Marketing Association (MMA) and served as Global Chairman from 2003-2006, is a past member of the Wireless Internet Caucus Leadership Council, and serves as an advisor to a number of mobile related companies. He holds a Masters degree from the University of Washington and an undergraduate degree from Illinois State University.

Kate Whelley McCabe has been an Assistant Attorney General at the Office of the Vermont Attorney General since 2009, where she has worked in the Civil Litigation and Public Protection Divisions. Currently, in addition to handling telecommunications consumer protection matters, Kate does general consumer protection enforcement and lobbying work on behalf of the Office. Kate received her J.D. from The George Washington University Law School in 2006 and clerked for the Honorable Marilyn S. Skoglund, Associate Justice of the Vermont Supreme Court, from 2007-2009. Kate received her undergraduate degree in English and Economics at Wellesley College in 2000. She lives with her

husband, two children, and cocker spaniel in Montpelier, Vermont.

Malini Mithal is an Assistant Director for the Bureau of Consumer Protection's Division of Financial Practices at the Federal Trade Commission. Ms. Mithal is responsible for enforcement actions and regulatory policymaking over a broad range of consumer protection issues related to payment systems and financial services. This portfolio includes current and emerging practices such as mobile cramming, unauthorized billing, and deceptive lending and collection. Previously at the FTC, Ms. Mithal was a Counsel to the Director of the FTC's Bureau of Consumer Protection, and an attorney in the Bureau's Division of Enforcement. Ms. Mithal also served as a law clerk for the Honorable Alan S. Gold of the United States District Court for the Southern District of Florida, and is a graduate of Georgetown University and the Columbia Law School.

Martine Niejadlik is Compliance Officer and VP of Support for Boku. Martine brings 20 years of experience creating and leading risk management, fraud prevention and operations for financial institutions and payment leaders across the Web. Prior to her current position at Boku, she led teams at PayPal, eBay and Amazon and was also one of the developers of the FICO Score. Martine is also a founding member of the Merchants Risk Council, an organization dedicated to protecting users on the web.

Maureen K. Ohlhausen was sworn in as a Commissioner of the Federal Trade Commission on April 4, 2012, to a term that expires in September 2018. Prior to joining the Commission, Ohlhausen was a partner at

Janofsky & Walker in Washington, D.C. Ms. Rosenthal received her J.D. from The Georgetown University Law Center and her A.B. in Economics from the University of Pennsylvania.

Andrew Schlossberg is a Mobile Technology Program Specialist in the Division of Financial Practices at the Federal Trade Commission, focusing on issues related to mobile commerce, privacy and security. As part of the Bureau of Consumer Protection's Mobile Technology Unit, Mr. Schlossberg is responsible for supporting a wide range of policy and enforcement efforts related to the emerging mobile marketplace. He joined the FTC in 2011 after receiving a B.A. in Political Science from the University of Pennsylvania.

Alan Sege is an accomplished executive with diverse management experience in the information technology, financial services, media and communications industries, and a highly respected attorney for the past 17 years. m-Qube, Inc. is the nation's largest and longest-operating mobile messaging and billing aggregator. Mr. Sege serves m-Qube as its Chief Strategy Officer, and for the past five years, has served on many industry leadership committees at the CTIA Wireless Association, Mobile Marketing Association and others working towards improving consumer protection in the mobile channel. Among the innovations that Mr. Sege has helped lead through his role at m-Qube: 2010 Haiti Earthquake Relief: Coordinated with carriers and charities to enable immediate deployment of high capacity service and instant payment processing for over \$40 million in individual donations through m-Qube premium SMS; Consumer Protection: Led m-Qube

and industry wide efforts, in concert with state attorneys general and state communications regulators, to develop and implement the MMA Consumer Best Practices for messaging and carrier billing; Political Donations: Worked with Federal Election Commission, carriers, major political parties to enable, deploy and market political contributions by text message during the 2012 federal election cycle. M-Qube served both Romney for President and Obama for America; Grassroots Organizing: Developing and deploying systems to enable advocacy and organizing groups to organize and educate on a mass-customized basis through advanced 2-way MMS (multimedia messaging).

Paul L. Singer is an Assistant Attorney General on the Internet and Privacy Team in the Consumer Protection Division of the Office of the Texas Attorney General. Mr. Singer specializes in the civil enforcement of state and federal laws relating to Internet, technology, and privacy-specific consumer protection issues. Specifically, Mr. Singer's caseload includes enforcing statutes relating to general deceptive trade practices committed online and through technology as well as Internet privacy, in addition to specific statutes relating to spam, phishing, spyware, children's privacy, and medical privacy. Prior to joining the Internet and Privacy Team, Mr. Singer worked in the Austin Regional Office within the Consumer Protection Division. There, Mr. Singer's caseload included an emphasis on the enforcement of state laws relating to debt collection, credit counseling, and regulatory licensing schemes. Mr. Singer received his J.D. with honors from the University of Texas School of Law, and his B.A. in English and Government with high honors from the University of Texas at Austin. Mr. Singer is

