Gail Hillebrand is currently serving in the federal career civil service, where she leads a set of offices that provide consumer financial education; her agency's complaint function; and address financial education and certain other financial services issues affecting older adults, servicemembers and veterans, students, and those who have been traditionally underserved.  Previously, she served at Consumers Union, the nonprofit publisher of *Consumer Reports*, where she led work on financial services issues as the Financial Services Campaign Manager and Senior Attorney at its West Coast Office. Her areas of focus there included consumer protection in consumer contracts, consumer credit, credit reporting, debt collection, electronic signatures, identity theft, payments, and the Uniform Commercial Code revision process for Articles 2,3,4 and 9.

Earlier in her career, Gail practiced law at McCutchen, Doyle, Brown and Enersen.  She clerked for the Honorable Robert Boochever of the Ninth Circuit U.S. Court of Appeals, Gail holds a B.A. in Economics from the University of California at San Diego and a J.D. from Boalt Hall School of Law, University of California (now Berkeley Law).

Gail is a member of the American Law Institute and of the American College of Financial Services Attorneys.  She has previously served as a member of the California Board of Accountancy, the Council of the American Law Institute, the Federal Reserve Board's Consumer Advisory Committee, and other boards and committees..

Gail has published on a number of consumer law issues, including on the UCC revision process for Articles 2 and 9, payments law, and federal preemption in credit reporting under the FACT Act.

Gail is speaking at this event in her personal capacity.

