



May 19-21, 2025
Renaissance Orlando Resort and Spa
Lake Buena Vista, Florida

ABOUT OUR SPEAKERS



Courtney Bartkus specializes in financial compliance and litigation, helping clients navigate the complex world of consumer finance and regulated industries. Her expertise spans federal banking laws, including the Dodd-Frank Act, FCRA, FDCPA, and TILA, and she has successfully guided companies through state and federal regulatory investigations. She brings unique industry perspective from her previous experience working at two major U.S. banks and now focuses on helping companies build robust compliance programs while also handling cryptocurrency litigation and policy work.



John Bedard is an AV-rated attorney and nationally recognized authority on the Fair Debt Collection Practices Act and Fair Credit Reporting Act, serving as counsel to several professional trade associations. He has served on the Board of Directors of ACA International and is recognized by Collection Advisor magazine as one of the nation's top 50 most influential people in the collection industry. With degrees from Pennsylvania State University and Syracuse University College of Law, he dedicates his career to serving the credit and collection industries through legal representation, education, and national speaking engagements.



Jack W. Brown III serves as president of Gulf Coast Collection Bureau Inc. in Sarasota, Florida, bringing both legal and business expertise through his JD and MBA from Stetson University College of Law. As a second-generation collection agency owner, he has held numerous leadership positions within ACA International, including serving as 2018/19 ACA president and earning multiple prestigious industry awards including the ACA International Member of the Year Award in 2022. His contributions to the industry include successful litigation of the landmark *Mais v. Gulf Coast Collection Bureau Inc.* case and significant lobbying efforts to improve Florida state statutes for the ARM industry.



Tim Collins currently serves as General Counsel at InDebted, where he leads the company's legal and compliance strategies in their mission to revolutionize global debt collection. His previous experience includes roles as Chief Compliance Officer at TrueAccord Corp. and Director of Compliance at Hyundai Capital America, where he developed crucial corporate governance programs. He is an active industry leader serving on multiple boards including the ACA Board of Directors and the RMAi FinTech Working Group, while also chairing various ACA committees.



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Leah Dempsey is current shareholder of Brownstein Hyatt Farber Schreck. She serves as co-chair of the financial services practice, where she leads efforts bridging policy, financial, and telecommunications laws with a focus on helping businesses navigate complex regulatory landscapes. Her experience includes executive roles at major financial trade associations, including vice president and senior counsel for federal advocacy at ACA International and senior director at Credit Union National Association. She regularly advocates before numerous federal agencies including the CFPB, FCC, and FTC, while also challenging agency overreach through litigation and amicus briefs in courts nationwide.



Mike Frost leads Frost Echols LLC's regulatory, compliance, and virtual general counsel services, providing comprehensive legal support to collection agencies, law firms, and debt buyers. His extensive background includes various leadership and executive management roles in the Account Receivables Management (ARM) industry, giving him unique operational and technical insights. He has represented companies through CFPB examinations and participated in industry advocacy efforts before federal agencies and Capitol Hill.



David Kelley serves as President, CEO, and equity owner of The Preferred Group of Tampa, where he leads the company's vision and strategic direction. His diverse background includes both business and theological education, with a Bachelor's in Business Management and Marketing, as well as master's and doctoral degrees in leadership development. Beyond his corporate leadership, David is deeply involved in community service through various board positions, including Junior Achievement of Tampa Bay and Florida Medical Clinics Foundation for Caring, while also serving as an ordained minister and high school baseball coach.



Pamela Kirchner serves as CEO and owner of BCA Financial Services, Inc., bringing over 40 years of experience in the accounts receivable management industry. She has held numerous leadership positions within ACA International, including serving on the Board of Directors, and currently serves as President-Elect and Audit Chair of the Florida Collector's Association. Her achievements have been widely recognized, including being named one of the Top 50 Women-Executives in Florida and one of the 20 Most Powerful Women in Collections by Collection Advisor Magazine.



Richard Perr is co-chair of Kaufman Dolowich's Financial Services & Institutions Practice Group, where he specializes in complex commercial litigation and professional liability defense. He has established himself as a nationally recognized authority on creditor's rights, defending against claims involving federal and state consumer protection laws including FDCPA, FCRA, and TCPA. His expertise extends to compliance advisory services for the credit and collection industry, particularly regarding CFPB regulations, and he has appeared in numerous national media outlets as an expert on politics and election law.



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Jennifer Wilson is a lobbyist and business lawyer at Shumaker, where she represents clients in both litigation and government relations matters, including state legislative consulting and policy analysis. Her background includes serving as Chief of Staff in the Florida Senate, where she developed extensive experience in public policy analysis and valuable relationships in the state Capitol. She holds both a J.D. and LL.M. from Stetson University College of Law and actively volunteers with organizations like Bridging Freedom Tampa Bay and AMI Kids.