

AMENDED\*  
FILED

Form SFEC-3.216(d)  
Cover Page

2014 JUL -8 AM 8:31

SAN FRANCISCO  
ETHICS COMMISSION

Please type or print legibly in ink.


BY email 7/7/2014

<b>1. Information regarding Elected Officer:</b>			
Name (Last)	(First)	(Middle)	Daytime Telephone
Cisneros	José	Miguel	(415 ) 554-4479
Mailing Address	Street	Zip	Fax Telephone
1 Dr. Carlton B. Goodlett Place, Room 140		94102	(415 ) 554-5507
Office Held	Email Address		
Treasurer	jose.cisneros@sfgov.org		

<b>2. Purpose of Travel:</b>
1. Meeting at Dept. of Consumer Affairs, NY, NY.
2. Speaking at Network Branded Prepaid conference, Washington, DC.

<b>4. Schedule Summary:</b>
Total number of pages, including this cover page _____
<i>Check applicable schedules:</i>
Schedule A <input checked="" type="checkbox"/> Yes – schedule attached <i>Gift of transportation, lodging or subsistence</i>
Schedule B <input type="checkbox"/> Yes – schedule attached <i>Gift to the City of transportation, lodging or subsistence</i>
Schedule C <input type="checkbox"/> Yes – schedule attached <i>Reimbursement to the City of gift of transportation, lodging or subsistence</i>

<b>3. Dates of Travel and Itinerary:</b>
06/11/14 New York, NY to Washington, DC
Month/Day/Year City, State, Country
06/12/14 Washington, DC to San Francisco, CA

<b>5. Verification:</b>
I have used all reasonable diligence in preparing this statement. I have reviewed this statement and to the best of my knowledge, the information contained herein and in any attached schedules is true and complete.
I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.
Date signed <u>7/3/14</u>
Signature 

**Form SFEC-3.216(d)  
Schedule A – Gifts of Travel**

**1. Information regarding entity funding gift of transportation, lodging or subsistence**

Full Name of Entity:  
 American Conference Institute

Address:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 New York NY 10010  
Street City State Zip

Name of Contact Person:  
 Brett Brumberger

Email Address: \_\_\_\_\_ Telephone: \_\_\_\_\_  
 \_\_\_\_\_ (212 ) 352-3220

**3. Cost of transportation, lodging or subsistence**

A. Please list the total amount of costs that will be paid by the entity to fund the elected officer's travel, including but not limited to the amount directly related to the cost of the officer's transportation, lodging and subsistence.  
 \$974.48  
 AMENDED\*

B. Please list the amount in Item A that is directly related to the cost of the officer's transportation, lodging and subsistence.  
 \$974.48

**2. Information regarding contributors who contributed more than \$500 to the entity to fund the trip**

Please list the name, occupation and employer of any contributor who contributed more than \$500 to the entity funding the trip and whose contributions were used in whole or in part to fund the trip:

Name of Contributor \_\_\_\_\_  
 Occupation of Contributor \_\_\_\_\_  
 Employer of Contributor \_\_\_\_\_

Name of Contributor \_\_\_\_\_  
 Occupation of Contributor \_\_\_\_\_  
 Employer of Contributor \_\_\_\_\_

Name of Contributor \_\_\_\_\_  
 Occupation of Contributor \_\_\_\_\_  
 Employer of Contributor \_\_\_\_\_

Check box if additional schedules are attached.

**4. Information regarding persons accompanying the elected officer**

Please list the name of any individual who is

- (a) a City employee required to file a Statement of Economic Interests,
- (b) a lobbyist or campaign consultant registered with the Ethics Commission;
- (c) an employee of or individual who has an ownership interest in a lobbyist or campaign consultant registered with the Ethics Commission; or
- (d) an employee or officer of the entity that will pay for the gift of transportation, lodging or subsistence, and

who is accompanying the elected officer on the trip.

Please identify whether the individual is category (a), (b), (c), or (d), as described above.

Name of Individual	Category
_____	_____
_____	_____
_____	_____

Check box if additional schedules are attached.

\*AMENDED filing; original ESTIMATED filing attached.



July 2, 2014

Brett Brumberger, Esq.  
American Conference Institute  
[REDACTED]  
New York, NY 10010

Dear Brett,

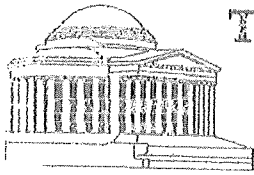
Please find attached José Cisneros' receipts to for reimbursement totaling \$974.48, for the Power of Prepaid conference on June 12<sup>th</sup>. Kindly send the check to:

Treasurer Cisneros  
City Hall Room 140  
1 Dr. Carlton B. Goodlett Pl.  
San Francisco, CA 94102

Sincerely,

[REDACTED]  
Monica Nichelson  
Executive Secretary to the Treasurer

Encl.  
mn/JC



# TAXICAB RECEIPT

Time: 1-12-14  
Date: \_\_\_\_\_

Origin of trip: MA ST NW

Destination: NATIONAL HARBOUR, MD

Fare: 41.00 Sign: \_\_\_\_\_

855-4XPRESS (855-497-7377)

## EXPRESS TRANSPORT

Date \_\_\_\_\_

### FLAT RATE

Airports		D.C. Sporting Venues	
DCA.....	\$22	FedEx.....	\$32
IAD.....	\$62	Nats Park.....	\$27
BWI.....	\$62	Verizon Ctr.....	\$27
Popular Destinations		Shopping Venues	
National Mall.....	\$22	Pentagon City.....	\$27
Washington Marina.....	\$27	Tysons Corner.....	\$52
Kennedy Ctr.....	\$27	Potomac Mills.....	\$65
Convention Ctr....	\$27	Arundel Mills.....	\$70
National Zoo.....	\$37	Georgetown Mall..	\$37
Union Station.....	\$27	Annapolis Mall.....	\$80
Capitol Hill		Other Destination	
Senate Side.....	\$27	<u>TP 8.00</u>	
U.S. Capitol.....	\$27	<u>Cost \$ 70.00</u>	
House Side.....	\$27		

Passenger  
Signature \_\_\_\_\_

REF ID \_\_\_\_\_

CC \_\_\_\_\_ Cash \_\_\_\_\_ Room \_\_\_\_\_

Please note transfers between 6-9 AM and 3-7 PM are subject to a rush hour differential. Please see ticket agent for additional assistance.



Jose Cisneros

**eTicket Itinerary and Receipt for Confirmation D8TNBP**

1 message

United Airlines, Inc. <unitedairlines@united.com>

Thu, May 29, 2014 at 5:12 PM

To:

**UNITED**



A STAR ALLIANCE MEMBER

Confirmation:  
D8TNBP

Issue Date: May 30, 2014

Traveler CISNEROS/JOSEMMR	eTicket Number 0162409723821	Frequent Flyer UA-AJ34XXXX Premier Gold / *G	Seats 20F
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**FLIGHT INFORMATION**

Day, Date	Flight	Class	Departure City and Time	Arrival City and Time	Aircraft	Meal
Thu, 12JUN14	UA1711	U	WASHINGTON, DC (IAD - DULLES) 8:10 PM	SAN FRANCISCO, CA (SFO) 11:00 PM	737-800	Purchase

**FARE INFORMATION**

**Fare Breakdown**

Airfare:	476.28USD	Form of Payment:	AMERICAN EXPRESS
U.S. Federal Transportation Tax:	35.72	Last Four Digits 1008	
U.S. Flight Segment Tax:	4.00		
September 11th Security Fee:	2.50		
U.S. Passenger Facility Charge:	4.50		
Per Person Total:	523.00USD		

eTicket Total: **523.00USD**

The airfare you paid on this itinerary totals: 476.28 USD

The taxes, fees, and surcharges paid total: 46.72 USD

Fare Rules: Additional charges may apply for changes in addition to any fare rules listed.

NONREF/OVALUAFTDPT/CHGFEE

Cancel reservations before the scheduled departure time or TICKET HAS NO VALUE.

**Baggage allowance and charges for this itinerary.**

**Baggage fees are per traveler**

Origin and destination for checked baggage	1 <sup>st</sup> bag	2 <sup>nd</sup> bag	Max wt / dim per piece
6/12/2014 Washington, DC (IAD - Dulles) to San Francisco, CA (SFO)	0.00 USD	0.00 USD	70.0lbs (32.0kg) - 62.0in (157.0cm)

Baggage check-in must occur with United or United Express, and you must have valid MileagePlus Premier® Gold membership at time of check-in to qualify for waiver of service charges for up to three checked bags (within specified size and weight limits).

### Additional Baggage Information

The above amounts represent an estimate of the first and second checked baggage service charges that may apply to your itinerary.

If your itinerary contains multiple travelers, the service charges may vary by traveler, depending on status or memberships.

#### Carry-on baggage information

United accepts one carry-on item with maximum dimensions of 9"x14"x22" (22 cm + 35 cm + 56 cm) in the aircraft cabin, along with one personal item such as a laptop bag with maximum dimensions of 9"x10"x17" (22 cm + 25 cm + 43 cm).

Due to FAA regulations, operating carriers may have different carry-on requirements.

Please check with the operating carrier for more information or go to [united.com](http://united.com).

#### General Baggage Information

First and second bag service charges do not apply to active-duty members of the U.S. military and their accompanying dependents. For additional information regarding baggage charges allowances, weight/size restrictions, exceptions or embargoes, or charges for overweight, oversized, excess, odd-sized baggage, special items or sporting equipment, visit [united.com/baggage](http://united.com/baggage).

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### eTicket Reminders

- **Check-in Requirement** - Bags must be checked and boarding passes obtained at least 30 minutes prior to scheduled departure. Baggage will not be accepted and advance seat assignments may be cancelled if this condition is not met.

**EXCEPTION:** When departing from Anchorage, Atlanta, Chicago, Cincinnati, Cleveland, Denver, Fort Lauderdale, Honolulu, Houston, Indianapolis, Jacksonville, Kahului, Kona, Las Vegas, Los Angeles, Maui, Miami, Newark, Orange County (SNA), Orlando, Philadelphia, Phoenix, Reno, San Francisco, San Juan, PR, St. Louis, Seattle, Tampa or Washington, DC (both IAD and DCA), the check in requirement time for Passengers and Bags is 45 minutes.

- **Boarding Requirement** - Passengers must be prepared to board at the departure gate with their boarding pass at least 15 minutes prior to scheduled departure.
- **Failure to meet the Boarding Requirements** may result in cancellation of reservations, denied boarding, removal of checked baggage from the aircraft and loss of eligibility for denied boarding compensation.
- **Bring your boarding pass or this eTicket Receipt along with photo identification to the airport.**
- The FAA now restricts carry-on baggage to one bag plus one personal item (purse, briefcase, laptop computer, etc.) per passenger.
- For up to the minute flight information, sign-up for your Flight Status E-mail at [united.com](http://united.com) or call 1-800-824-6200; in Spanish 1-800-426-5561.
- If flight segments are not flown in order, your reservation will be cancelled. Rebooking will be subject to the fare rules governing your ticket.
- For the most current status of your reservation, flights and other important policies, go to [united.com](http://united.com).
- Your eTicket is non transferable and valid for 1 year from the issue date unless otherwise noted in the fare rules above.

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### Customer Care Contact Information

We welcome your compliments, comments or complaints regarding United or a United travel experience.

You may contact us using our Customer Care contact form at [united.com](http://united.com)

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### Proud Member of Star Alliance

We are making connections so you make yours. You can earn and redeem miles on 26 member airlines offering more than 18,000 daily flights to over 1200 destinations worldwide.

The Westin Washington, D.C. City Center

Washington, DC 20005

202-429-1700

http://www.westinwashingtondccitycenter.com



Cisneros, Jose  
 [Redacted]  
 San Francisco, CA  
 94117-4113

Page Number 1  
 Guest Number 636060  
 Folio ID A  
 No. Of Guest 2  
 Room Number 1125

Invoice Nbr 1000090317  
 Arrive Date 06-11-2014 19:20  
 Depart Date 06-12-2014 12:41  
 Agent NCARDOZA

Invoice

Date	Reference	Description	Charges	Credits
06-11-2014	RT1125	Room Charge	\$224.00	
06-11-2014	RT1125	Room Tax	\$32.48	
06-12-2014	AX	American Express		\$-256.48
		** Total	\$256.48	\$-256.48
		** Balance	\$0.00	

\*\*\*For Authorization Purpose Only\*\*\*

J CISNEROS

Date	Credit Card	Code	Authorized
06-11-2014	XXXX1008	560012	294.56

0.00  
 0.00  
 0.00  
 0.00  
 0.00

As a Starwood Preferred Guest you have earned at least 672 Starpoints for this visit P400019787

Thank you for choosing Starwood Hotels We look forward to welcoming you back soon! Tell us about your stay. www.westin.com/reviews

Tell us about your stay. www.westin.com/reviews



Jose Cisneros [REDACTED]

## Amtrak: eTicket and Receipt for Your 06/11/2014 Trip - JOSE CISNEROS

1 message

etickets@amtrak.com <etickets@amtrak.com>

Sat, May 31, 2014 at 8:14 AM

To: [REDACTED]

### SALES RECEIPT



Purchased: 05/31/2014 8:14 AM PT Thank you for your purchase.

1. Retain this receipt for your records.
2. Print the attached eTicket and carry during your trip.

Merchant ID 0066760 Massachusetts Avenue Washington, DC 20002800-USA-RAIL Amtrak.com

Reservation Number - 1E0C0ENEW YORK PENN, NY - WASHINGTON, DC (One-Way) MAY 31, 2014

#### Billing Information

JOSE CISNEROS [REDACTED] FRANCISCO, CA 94117-

American Express ending in 1008 (Purchase) Authorization Code 208508

Total \$84.00

Purchase Summary - Ticket Number 1510667517384

Train 173: NEW YORK (PENN STATION), NY - WASHINGTON, DC Depart 3:35 PM, Wednesday, June 11, 2014

1 RESERVED COACH SEAT

\$84.00

Subtotal

\$84.00

Total Charged by Amtrak

\$84.00

Passengers

Jose Cisneros

Important Information

- Tickets are non-transferrable.
- Changes to your itinerary may affect your fare.
- Refund and exchange restrictions and penalties for failure to cancel unwanted travel may apply. If your travel plans change, call us before departure to change your reservation. If you do not board your train, your entire reservation from that point will be canceled. If you board a different train without notifying us, you will have to pay for it separately; the conductor cannot apply the money paid for your prior reservation. For all travel on or after March 1, 2014, for most Acela Express Business class reservations and Reserved Coach class reservations, you must cancel your reservation at least 24 hours prior to the train's departure in order to be eligible for a full refund. If the reservation is canceled within 24 hours of departure, a refund fee will apply. If the reservation is not canceled prior to scheduled departure ("no show"), the entire amount paid for the reservation will be forfeited. See the refund/exchange policy at [Amtrak.com/refund](http://Amtrak.com/refund).
- Summary of Conditions of Contract: Ticket valid for carriage or refund (subject to the refund rules of the fare purchased) for twelve months after date of issue unless otherwise specified. Amtrak tickets may only be sold or issued by Amtrak or an authorized travel agent/tour operator. Tickets sold or issued by an unauthorized third party will be voided by Amtrak. This ticket is a contract of carriage between Amtrak and the ticket holder, which is subject to specific terms and conditions, which are available for inspection at Amtrak ticket counters, on the Amtrak website at [Amtrak.com/conditionsofcontract](http://Amtrak.com/conditionsofcontract), or by calling 1-800-USA-RAIL. Tickets sold for non-Amtrak service are subject to the tariffs of the providing carrier.



**Nichelson, Monica (TTX)**

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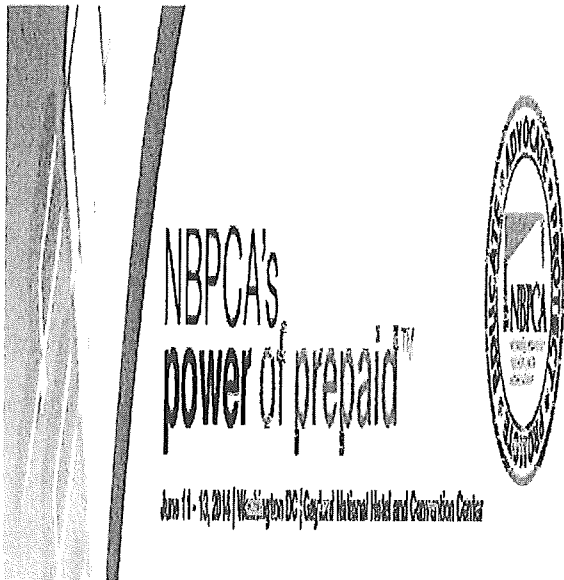
**Subject:** 3:45 Speaker: Power of Prepaid  
**Start:** Thu 6/12/2014 3:45 PM  
**End:** Thu 6/12/2014 4:45 PM  
**Recurrence:** (none)  
**Organizer:** Cisneros, Jose

**From:** Event Confirmation [mailto:Noreply@pnmi.com]

**Sent:** Thursday, June 05, 2014 10:10 AM

**To:** Cisneros, Jose (TTX)

**Subject:** Registration Confirmation for The Power of Prepaid - Print This Email or save to mobile device

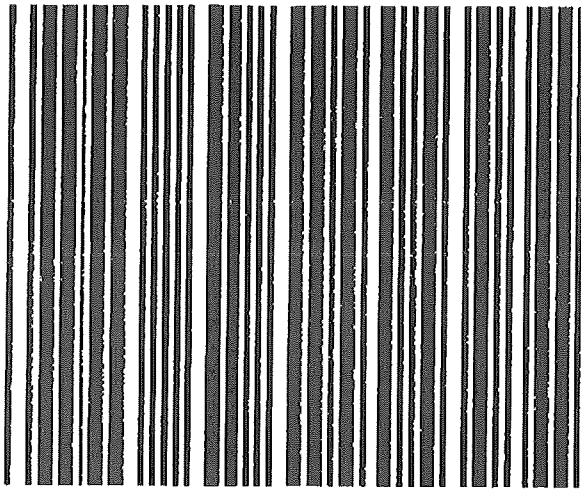


**Thank you for registering for NBPCA's Power of Prepaid™.**

This is your registration confirmation.

**PLEASE PRINT THIS CONFIRMATION OR SAVE IT TO YOUR MOBILE DEVICE.**

Your confirmation will be scanned at the registration desk and a badge will be printed for you.



3 0 0 5 8

First Name: Jose  
Last Name: Cisneros  
Company: City & County of San Francisco CA  
City: San Francisco  
State: CA

**Please review the above information for accuracy.** If any adjustments are required, please contact the Customer Service team as soon as possible via email to [Prepaid@prepaidevent.com](mailto:Prepaid@prepaidevent.com) or call 1-888-593-7243.

**IMPORTANT: This confirmation includes a barcode that we will scan at the registration desk. Arriving without this barcode may cause you delays at registration.**

**Conference Location:**  
**Gaylord National Resort & Convention Center**

[Redacted]  
National Harbor, MD 20745

**Registration Hours:**

Wednesday, June 11 (*pre-conference workshop attendees only*) 8:00-9:00 a.m. and 12:00-1:00 p.m. Azalea Foyer  
Thursday, June 12 - 7:30 a.m.-7:30 p.m. Potomac Foyer  
Friday, June 13 - 7:30 a.m. - 1:45 p.m. Potomac Foyer

**Please Note:**

NBPCA's Power of Prepaid™ agenda is constantly evolving to accommodate exciting new speakers. For the latest updates visit [www.prepaidevent.com](http://www.prepaidevent.com)

We look forward to seeing you at NBPCA's Power of Prepaid™ at the Gaylord National Hotel and Convention Center.

Sincerely,

NBPCA's Power of Prepaid™ Team

steta@nbpca.org; Kirsten Trusko; Liu, Alexander

**Subject: Power of Prepaid Panel**

All,

Please find attached an outline for our panel discussion. I hope it follows our earlier conversation about possible subjects.

If you have suggestions or comments, please let me know.

If you agree, we'll use this to guide the conversation.

If you will be using slides, please get those to Stephanie by the end of the week.

If you haven't already registered for the conference hotel, please do so ASAP (if you need a room), because I believe we lose the block of rooms soon.

Finally, if you have not already provided a bio to Stephanie, please do so ASAP.

And let me know if you have any questions. Once we are all agreed on the outline, we can get into a bit more detail about the presentation.

I'll schedule a call for us to discuss further but await any email responses/questions in the meantime.

Best,  
Andrew

CONFIDENTIALITY NOTICE This e-mail message and any attachments are only for the use of the intended recipient and may contain information that is privileged, confidential or exempt from disclosure under applicable law. If you are not the intended recipient, any disclosure, distribution or other use of this e-mail message or attachments is prohibited. If you have received this e-mail message in error, please delete and notify the sender immediately. Thank you.

**From:** Brett Brumberger [mailto: [REDACTED]]  
**Sent:** Tuesday, February 18, 2014 12:29 PM  
**To:** Brett Brumberger  
**Subject:** Speaker details for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

Dear Speakers,

I am looking forward to working with you on **NBPCA's 2014 Power of Prepaid™**, to be held in **Washington, DC, on June 11-13, 2014**. Your session, entitled "Prepaid and the Public Sector: Innovative Applications by Federal, State, and Local Governments", is scheduled to take place **from 3:45 p.m. until 4:45 p.m. on Thursday, June 12**.

The following information will be printed in the conference brochure. Please respond with any changes **by no later than 12:00pm Eastern this Thursday (February 20)**, as we will be sending the finalized program to the printer at that time.

Speakers:

José Cisneros  
Treasurer  
City and County of San Francisco

Walt Henderson  
Director, EFT Strategy Division  
U.S. Department of the Treasury

Susan Herbst-Murphy  
Senior Industry Specialist, Payment Cards Center  
Federal Reserve Bank of Philadelphia

Moderator:

Phil Graves  
EVP  
InComm

Please do not hesitate to contact me should you have any questions.

Best regards,

**Brett Brumberger, Esq.**  
**Industry Manager**  
**Finance, Labor & Employment, Insurance**  
**American Conference Institute**  
[www.AmericanConference.com](http://www.AmericanConference.com)

[REDACTED]  
New York, NY 10010  
Tel: 212-352-3220 ext. 5477  
[REDACTED]

Form SFEC-3.216(d)  
Cover Page

2014 JUN -4 PM 4: 35

SAN FRANCISCO  
ETHICS COMMISSION

Please type or print legibly in ink.

<b>1. Information regarding Elected Officer:</b>			
Name (Last)	(First)	(Middle)	Daytime Telephone
Cisneros	José	Miguel	(415 ) 554-4479
Mailing Address	Street	Zip	Fax Telephone
1 Dr. Carlton B. Goodlett Place, Room 140		94102	(415 ) 554-5507
Office Held	Email Address		
Treasurer	jose.cisneros@sfgov.org		

**2. Purpose of Travel:**

1. Meeting at Dept. of Consumer Affairs, NY, NY.
2. Speaking at Network Branded Prepaid conference, Washington, DC.

**3. Dates of Travel and Itinerary:**

06/11/14	New York, NY to Washington, DC
Month/Day/Year	City, State, Country
06/12/14	Washington, DC to San Francisco, CA

**4. Schedule Summary:**

Total number of pages, including this cover page \_\_\_\_\_

Check applicable schedules:

Schedule A  Yes – schedule attached  
*Gift of transportation, lodging or subsistence*

Schedule B  Yes – schedule attached  
*Gift to the City of transportation, lodging or subsistence*

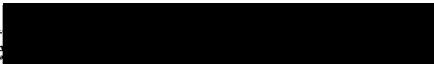
Schedule C  Yes – schedule attached  
*Reimbursement to the City of gift of transportation, lodging or subsistence*

**5. Verification:**

I have used all reasonable diligence in preparing this statement. I have reviewed this statement and to the best of my knowledge, the information contained herein and in any attached schedules is true and complete.

**I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.**

Date signed 06/04/14

Signature 

**Form SFEC-3.216(d)  
Schedule A – Gifts of Travel**

**1. Information regarding entity funding gift of transportation, lodging or subsistence**

Full Name of Entity:  
**American Conference Institute**

Address:  
[REDACTED] **New York NY 10010**

Street City State Zip

Name of Contact Person:  
**Brett Brumberger**

Email Address: Telephone:  
[REDACTED] **(212) 352-3220**

**3. Cost of transportation, lodging or subsistence**

A. Please list the total amount of costs that will be paid by the entity to fund the elected officer's travel, including but not limited to the amount directly related to the cost of the officer's transportation, lodging and subsistence.

**\$700.00**

ESTIMATE\*

B. Please list the amount in Item A that is directly related to the cost of the officer's transportation, lodging and subsistence.

**\$700.00**

**2. Information regarding contributors who contributed more than \$500 to the entity to fund the trip**

Please list the name, occupation and employer of any contributor who contributed more than \$500 to the entity funding the trip and whose contributions were used in whole or in part to fund the trip:

Name of Contributor \_\_\_\_\_  
Occupation of Contributor \_\_\_\_\_  
Employer of Contributor \_\_\_\_\_

Name of Contributor \_\_\_\_\_  
Occupation of Contributor \_\_\_\_\_  
Employer of Contributor \_\_\_\_\_

Name of Contributor \_\_\_\_\_  
Occupation of Contributor \_\_\_\_\_  
Employer of Contributor \_\_\_\_\_

Check box if additional schedules are attached.

**4. Information regarding persons accompanying the elected officer**

Please list the name of any individual who is

- (a) a City employee required to file a Statement of Economic Interests,
- (b) a lobbyist or campaign consultant registered with the Ethics Commission;
- (c) an employee of or individual who has an ownership interest in a lobbyist or campaign consultant registered with the Ethics Commission; or
- (d) an employee or officer of the entity that will pay for the gift of transportation, lodging or subsistence, and

who is accompanying the elected officer on the trip.

*Please identify whether the individual is category (a), (b), (c), or (d), as described above.*

Name of Individual	Category
_____	_____
_____	_____
_____	_____

Check box if additional schedules are attached.

\*ESTIMATED expenses; AMENDED filing to be submitted upon return.

**Nichelson, Monica (TTX)**

---

**Subject:** Network Branded Prepaid Card Association (NBPCA) Conf.  
**Location:** Washington, DC

**Start:** Thu 6/12/2014 12:00 AM  
**End:** Sat 6/14/2014 12:00 AM  
**Show Time As:** Out of Office

**Recurrence:** (none)

**Organizer:** Cisneros, Jose

<http://prepaidevent.com/agenda2014.html>

**From:** Brett Brumberger [REDACTED]  
**Sent:** Tuesday, February 18, 2014 12:29 PM  
**To:** Brett Brumberger  
**Subject:** Speaker details for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

Dear Speakers,

I am looking forward to working with you on NBPCA's 2014 Power of Prepaid™, to be held in Washington, DC, on **June 11-13, 2014**. Your session, entitled "Prepaid and the Public Sector: Innovative Applications by Federal, State, and Local Governments", is scheduled to take place **from 3:45 p.m. until 4:45 p.m. on Thursday, June 12**.

The following information will be printed in the conference brochure. Please respond with any changes **by no later than 12:00pm Eastern this Thursday (February 20)**, as we will be sending the finalized program to the printer at that time.

**Speakers:**

José Cisneros  
Treasurer  
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Walt Henderson  
Director, EFT Strategy Division  
U.S. Department of the Treasury

Susan Herbst-Murphy  
Senior Industry Specialist, Payment Cards Center  
Federal Reserve Bank of Philadelphia

**Moderator:**

Phil Graves  
EVP  
InComm

Please do not hesitate to contact me should you have any questions.

Best regards,

**Brett Brumberger, Esq.**  
**Industry Manager**

Finance, Labor & Employment, Insurance  
American Conference Institute  
[www.AmericanConference.com](http://www.AmericanConference.com)

[REDACTED]  
New York, NY 10010  
Tel: 212-352-3220 ext. 5477  
[REDACTED]

**From:** Brett Brumberger [REDACTED]  
**Sent:** Thursday, December 05, 2013 11:35 AM  
**To:** Nicholson, Monica  
**Subject:** RE: Speaking invitation for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

Monica,

Thank you for your email. I am thrilled to have Treasurer Cisneros on board for the conference. Regarding expense reimbursement, the maximum amount that we can reimburse for roundtrip coach airfare is \$800. For lodging expenses, we will match the cost of one night's lodging at the conference hotel (the Gaylord National Hotel and Convention Center). I know that Treasurer Cisneros will likely stay at another hotel. While that will not be a problem, we will only be able to reimburse him up to \$255 plus taxes (the cost of one night at the Gaylord).

**One note:** We will be including speaker photos in the brochure. To that end, I would greatly appreciate it if you would email me a headshot image of Treasurer Cisneros.

Please do not hesitate to contact me should you have any further questions.

Best regards,

Brett Brumberger, Esq.  
Industry Manager  
Finance, Labor & Employment, Insurance  
American Conference Institute  
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[REDACTED]  
New York, NY 10010  
Tel: 212-352-3220 ext. 5477  
[REDACTED]

**From:** Nicholson, Monica [<mailto:monica.nichelson@sfgov.org>]  
**Sent:** Tuesday, December 03, 2013 4:10 PM  
**To:** Brett Brumberger  
**Subject:** RE: Speaking invitation for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

Hello Brett,

Nice to speak with you today. Treasurer Cisneros is happy to speak at the NBPCA conference in June. Keeping in mind that the Treasurer is frugal, would you please let me know what the maximum allowable reimbursable amounts might be for flight and lodging expenses? He prefers to make his own arrangements.

Most sincerely,  
Monica

**From:** Brett Brumberger [REDACTED]  
**Sent:** Tuesday, December 03, 2013 9:26 AM



To: Cisneros, Jose

Subject: RE: Speaking invitation for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

José, I wanted to follow up with you regarding NBPCA's 2014 Power of Prepaid™ (the details can be found in my previous email below). I would be honored to have you speak at the conference. If you are unable to attend, please feel free to suggest any of your colleagues whom you think might be interested in participating.

Speakers and companies/agencies to date include:

The Honorable Jeb Hensarling (R-TX) (Chairman of the House Financial Services Committee), Consumer Financial Protection Bureau (CFPB) (tentative), Financial Crimes Enforcement Network (FinCEN), David Nelson (FDIC), Doug King (Federal Reserve Bank of Atlanta), Susan Herbst-Murphy (Federal Reserve Bank of Philadelphia), Cristina Posa (U.S. Department of Justice), Karen Hobbs (FTC), Tom James (Office of the Illinois Attorney General), Dan Larkin (National Cyber Forensics & Training Alliance), David Landsman (National Money Transmitters Association, Inc.), Lauren Saunders (National Consumer Law Center), Tom Feltner (Consumer Federation of America), Jean Chatzky (The Today Show) (tentative), Rob Rosenblatt (Unirush, LLC/RushCard), InComm, MetaBank, Bancorp, Citibank, Discover, Fiserv, Card Compliant, Brightwell Payments, Cachet, Jacqueline Shinfield (Blake, Cassels & Graydon LLP), Schulte Roth & Zabel, and Stinson Morrison Hecker LLP.

I hope that you will be able to join us and please do not hesitate to contact me should you have any questions.

Best regards,

Brett

From: Brett Brumberger

Sent: Wednesday, November 20, 2013 4:20 PM

To: 'jose.cisneros@sfgov.org'

Subject: Speaking invitation for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

José,

On behalf of American Conference Institute (ACI), I would like to invite you, or one of your colleagues if you are unavailable, to speak at NBPCA's 2014 Power of Prepaid™ ([www.prepaidevent.com](http://www.prepaidevent.com)). The conference will be held in Washington, DC, on June 11-13, 2014.

The Network Branded Prepaid Card Association (NBPCA) has developed this unique platform in partnership with ACI in order to bring together industry participants, government, and consumer advocates in a setting in which they will educate and engage with one another, form critical connections, and develop new and innovative ways in which to have a positive impact on the prepaid consumer. The conference agenda has been tailored to accomplish these goals, with key content delivered by the thought-leaders, innovators, advocates, and government officials who are currently shaping the industry. Content will address business direction and needs, regulatory analysis and application, technology and product innovation, and legislative developments. For your reference, I have attached the brochure from the previous iteration of this conference, held this past June, so that you may see the high quality of the program and faculty.

If you would like to speak at the conference, I would be grateful if you would inform me of your decision by phone or email by Tuesday, December 3<sup>rd</sup>.

At this time, panel times are still subject to change. To that end, in your response I would greatly appreciate it if you would indicate at which session you would like to speak and one alternative session in which you would be interested (in the event that your first choice session has been filled or is scheduled at a time that is inconvenient for you). **For your reference, I have included the relevant session titles at the bottom of this email below my contact information.** Each panel session will be approximately 60 minutes in length and will have 3-5 panelists.

I hope that you will be able to join us. Thank you for your time and kind consideration.

Best regards,

Brett Brumberger, Esq.

Industry Manager  
Finance, Labor & Employment, Insurance  
American Conference Institute  
www.AmericanConference.com

New York, NY 10010  
Tel: 212-352-3220 ext. 5477

NBPCA's  
**power of prepaid™**  
June 11-13, 2014 | Washington, DC

**Main Conference Panels (June 12-13, 2014)**

1. Prepaid and the Public Sector: Innovative Applications by Federal, State, and Local Governments
2. Advancing Prepaid for the Benefit of the Consumer and Industry – Government, Consumer Advocates, and Industry Weigh In

Monica Nichelson  
Executive Secretary to Treasurer José Cisneros  
City & County of San Francisco  
City Hall, Room 140  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102  
415-554-7870

NBPCA "Power of Prepaid" Conference

Thursday, June 12, 2014

3:45 p.m. – 4:45 p.m.

TRACK ONE: THE EVOLVING REGULATORY LANDSCAPE; PREPAID IN THE PUBLIC SECTOR

Prepaid and the Public Sector: Innovative Applications by Federal, State, and Local Governments

Public sector use of prepaid products is a major growth area for the industry, and for prepaid companies of all sizes and stages. This session will explore the innovative ways in which the industry is partnering with the public sector to reduce costs and increase efficiency for federal, state, and local governments, as well as the roles of the various stakeholders in the prepaid value chain. Find out where the opportunities lie and what the challenges are in the public sector. Learn from those in the trenches how pioneering prepaid companies have successfully entered these markets and what they see for future opportunities.

José Cisneros

Treasurer

City and County of San Francisco

Alex Liu

Senior Product Manager, Government Prepaid  
Bank of America Merrill Lynch

Walt Henderson

Director, EFT Strategy Division

U.S. Department of the Treasury

Moderator:

Andrew Gillen

VP, U.S. Public Sector

Susan Herbst-Murphy

Senior Industry Specialist

Federal Reserve Bank of Philadelphia

MasterCard

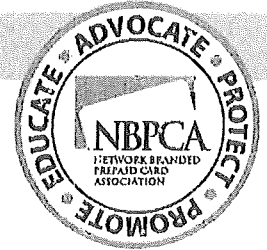
Outline:

Andrew will introduce government prepaid—its history, recent developments, the leading program types, stakeholders, etc.

We will discuss this topic in the context of several themes. Andrew will address a question to the panelists, and ask each to speak on the topic a few minutes. The topics are listed below. After each is the proposed speaking order on that topic, with the suggested time for each speaker.

1. Introduction: Gillen (10)
  - a. Welcome attendees
  - b. Introduce panel
  - c. Present background info.
2. Developments and innovations in gov't prepaid as programs mature
  - a. Cisneros (5)
  - b. Henderson (5)
  - c. Herbst-Murphy (5)
  - d. Liu (5)
3. Regulatory impacts
  - a. Liu (5)
  - b. Herbst-Murphy (3)
  - c. Henderson (3)
  - d. Cisneros (3)
4. Market changes and their potential impact (e.g., Chase's withdrawal)
  - a. Herbst-Murphy (5)
  - b. Liu (5)
  - c. Henderson (3)
  - d. Cisneros (3)
5. ?

Full Program Agenda Now Available – See Inside



Earn  
CLE/CPE  
Credits

- Education
- Networking
- Access
- Influence

# NBPCA's power of prepaid™

June 11-13, 2014

Gaylord National Hotel and Convention Center | Washington, D.C.

Join Industry, Government, and Advocates  
for Content, Connections, and Impact.

NBPCA is pleased to present the **full agenda** for the nation's premier event focused solely on the prepaid industry - featuring:



The Honorable Jeb Hensarling (R-TX)  
**Chairman of the House Financial  
Services Committee**



The Honorable Steve Stivers (R-OH)  
**House Financial Services  
Committee**



José Cisneros  
**Treasurer of the City and  
County of San Francisco**



Jamal El-Hindi  
**Associate Director,  
Policy Division, FinCEN**



Dan Henry  
**CEO  
NetSpend®, A TSYS® Company**



Brad Hanson  
**President  
Meta Payment Systems**



Marla Blow  
**Former Assistant Director of Card  
and Payment Markets at the CFPB**



Lauren Saunders  
**Associate Director  
National Consumer Law Center**

The key government agencies that impact your prepaid business will all be here, including: CFPB, FinCEN, Federal Reserve Board, Department of Justice, OCC, FTC, and Department of the Treasury.

As the prepaid industry continues to evolve, so will NBPCA's Power of Prepaid™. Please visit [www.PrepaidEvent.com](http://www.PrepaidEvent.com) for exciting updates and additions to the program agenda, speakers, and sponsors.

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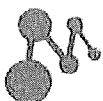
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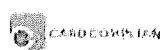
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Do you want to network with the key players in prepaid? Look no further. Here's who attended the Power of Prepaid™ in 2013:

1to1 Card  
 AccountNow Inc.  
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 American Express  
 Arroweye Solutions Inc.  
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 Baker Wright Group LLC  
 Banking Up  
 Barclays Card  
 BB&T Corporation  
 Better ATM Services Inc.  
 BlackHawk Network  
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 Capital Prepaid Services  
 Card Compliant LLC  
 Careington International Corporation  
 Cash Pass Network  
 Center for Financial Services Innovation  
 CenterState Bank  
 CenterState Bank of Florida  
 Central National Bank  
 Citi Prepaid Services  
 Citibank NA  
 Comerica Bank  
 Commerce Bank of Kansas City  
 Community Choice Financial Inc.  
 Comptroller of the Currency  
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 Discover Financial Services LLC  
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 Evolution1 Inc.  
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 Fifth Third Bancorp  
 Financial Management Service  
 Financial Services Roundtable  
 FinCEN  
 First California  
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 First View LLC  
 FIS  
 Fiserv Inc.  
 FMS US Department of Treasury  
 FSV Payment Systems  
 Galileo Processing  
 Global Cash Access  
 Global Cash Card  
 Google Inc.  
 Green Dot Corporation  
 Harris Poll Insights  
 InComm Inc.

Insight Cards  
 IntelliSpend Prepaid Solutions  
 IPS NV Inc.  
 ITC Financial Licenses Inc.  
 Jones Management Services LLP  
 JP Morgan Chase  
 KeyBank  
 Lindquist & Vennum  
 Locke Lord LLP  
 Market Platform Dynamics  
 MasterCard Inc.  
 MasterCard Worldwide  
 MB Financial Bank  
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 Meta Payment Systems  
 MetaPay  
 Midco Connections  
 National Consumer Law Center  
 National Council of La Raza  
 National Cyber Forensics & Training Alliance  
 National Urban League  
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 NetSpend Corporation  
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 R&P Group  
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# Join Industry, Government, and Advocates for Content, Connections, and Impact.

The Network Branded Prepaid Card Association (NBPCA)'s Power of Prepaid™ is the nation's premier event focused solely on the prepaid industry. It offers 3 full days rich in networking, content, and education on the topics that *directly impact your prepaid business* – your products, your brand, and your bottom line. This is the event that the prepaid industry turns to in order to protect your industry, drive growth, innovation, and success.

It uniquely attracts the support and participation of those with the most influence over the prepaid industry – namely Hill leadership, regulatory and enforcement officials, media, customers, and consumer groups – providing you with an unparalleled platform for in-person interaction with the key influencers and policy makers who can have such a profound impact on the industry and your business.

This is the most relevant event to those driving and seeking to grow the prepaid industry. You, your staff, and partners are invited to exchange ideas, partake in the content-rich sessions, and capitalize on the networking offered.

**NBPCA's Power of Prepaid™** has fast become the prepaid industry's official event – and one that connects, educates, inspires, and empowers. As the not-for-profit organization serving the network branded prepaid industry, the Officers, Board, and Membership of the NBPCA sincerely hope that you will join us for this must-attend event. We look forward to welcoming you to Washington, D.C., on June 11th-13th!

Warmly,



Kirsten Trusko  
 President & Executive Director  
 NBPCA

P.S. As the prepaid industry continues to evolve, so will NBPCA's Power of Prepaid™. Please visit [www.PrepaidEvent.com](http://www.PrepaidEvent.com) for exciting updates and additions to the program agenda, speakers, and sponsors.

Hear from and network with our unparalleled faculty of key industry players, government officials, and consumer advocates.

Featuring:



The Honorable Jeb Hensarling (R-TX)  
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Jamal El-Hindi  
Associate Director, Policy Division  
**Financial Crimes Enforcement Network (FinCEN)**



The Honorable Steve Stivers (R-OH)  
**House Financial Services Committee**



José Cisneros  
Treasurer  
**City and County of San Francisco**

And including speakers from:

Consumer Financial Protection Bureau (CFPB)  
Financial Crimes Enforcement Network (FinCEN)  
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