

Consumer Law Seminar

SPEAKER BIOGRAPHIES

by order of presentation

Penny Hays Cauley

Hays Cauley, P.C.

Florence, SC

(Course Planner)

Penny Cauley is the founder of Hays Cauley, P.C., a law firm dedicated to representing consumers throughout the entire state of South Carolina, with a particular focus on claims arising under the Fair Credit Reporting Act. She has represented hundreds of consumers in cases against the credit reporting agencies, various background screening companies, debt collectors, banks, and other furnishers of information to various credit reports. Ms. Cauley was lead counsel in *Brim v. Midland Credit Management, Inc.*, which resulted in one of the largest jury verdicts against a furnisher of information under the FCRA. This year alone, Ms. Cauley has recovered over \$1 million dollars in settlements on behalf of her clients.

Ms. Cauley has spoken on the FCRA and other consumer topics nationwide and is a frequent speaker on consumer law in South Carolina. She is a member of the National Association of Consumer Advocates (NACA) and is a certified civil mediator in South Carolina.

William T. Rule, II, PH.D.

Administrative Office of the United States Courts

Washington, D.C.

William Rule is senior economist in the Judicial Services Office of the Administrative Office of the U.S. Courts (AO). In his 30 years with the courts Dr. Rule, who holds a Ph.D. in economics and econometrics, has worn many hats. However, his primary duties involve support of the Judicial Conference Committee on the Administration of the Bankruptcy System. In that capacity he supervises judgeship surveys to determine the need for additional bankruptcy judgeships and the continuing need for existing judgeships. He provides the Committee, as well as the AO Director's Bankruptcy Judges Advisory Group with regular updates on the state of the economy and bankruptcy filings. He has also served on a number of panels including for the ABI and the NACTT, and has given talks to bankruptcy section meetings, CLE programs, judges' meetings, the NCBJ board of governors, and circuit conferences. This latter role has earned him the nickname "Dr. Doom." As one former member of the Bankruptcy Committee noted, Dr. Rule has correctly predicted seven of the last four recessions.

Dave Maxfield

*Dave Maxfield, Attorney, LLC
Columbia, SC*

Dave Maxfield runs a boutique consumer protection practice in Columbia, South Carolina. A four-time Chair of the Consumer Law Section of the South Carolina Bar and Past President of the Richland County Bar Association, he has represented thousands of consumers in cases against banks, credit reporting agencies, and insurance companies, achieving major verdicts and settlements, including significant class action recoveries. He has been named to South Carolina's Legal Elite list multiple times and to the NC/SC Powerlist.

A self-described "systems geek," Dave co-authored the ABA best-selling book *The Lean Law Firm* with Larry Port, translating lean and agile methods into practical models for law firms. He co-hosts *The Lean Law Firm Podcast* and consults with firms and legal tech providers on process improvement, efficiency, and data visualization.

An advocate for health and performance, Dave also wrote *Up Your HRV!*, a guide to improving well-being through heart rate variability optimization. As an Adjunct Professor at the University of South Carolina School of Law, he teaches Consumer Protection Law and "The Lean Law Firm Lab." He has presented more than 100 CLE programs nationwide and has spoken frequently at the ABA Techshow.

Jason Wyman

*Womble Bond Dickinson (US), LLP
Greenville, SC*

Jason Wyman concentrates his practice in litigation, with a particular focus on contested foreclosure and consumer finance matters. He also handles insurance and ERISA litigation.

Admitted to practice in South Carolina and Georgia, Jason is a graduate of Clemson University and the Charleston School of Law. His experience spans a wide range of financial services litigation, with deep knowledge in consumer finance and insurance disputes. Jason defends banks, mortgage servicers, lenders, and life and disability insurers in state and federal courts across multiple jurisdictions.