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# California State Senate

## BANKING AND FINANCIAL INSTITUTIONS



**TIMOTHY GRAYSON**  
CHAIR

**Chief Consultant**  
Michael Burdick

**Committee Assistant**  
Rae Flores

### AGENDA

Wednesday, March 5, 2025  
1:30 p.m. -- 1021 O Street, Room 2100

### INFORMATIONAL HEARING

**SUBJECT:** The Golden Age of Scams: How Technology and Transnational Fraud Rings Threaten California Consumers

1. Welcome and Opening Remarks
  - a. **Senator Tim Grayson**, Chair
2. The Nature of the Scam Industrial Complex and the Limits of Existing Consumer Protection Laws
  - a. **Lynn Knox**, Resident of Oxnard
  - b. **Shawn Bradstreet**, Special Agent in Charge, U.S. Secret Service
  - c. **Carla Sanchez-Adams**, Senior Attorney, National Consumer Law Center
3. The Tools of the Trade: How Criminals Weaponize Consumer Services and the Need for Stronger Defenses
  - a. **Josh Bercu**, Senior Vice President, USTelecom
  - b. **Sean Farrell**, Assistant General Counsel, Microsoft
  - c. **Dylan Hoffman**, on behalf of TechNet
  - d. **Darius Kingsley**, Head of Consumer Business Practices, JPMorgan Chase & Co.
4. Seeking Progress: A Call for Societal Action to Combat a Growing Threat
  - a. **Scott Pirrello**, Deputy District Attorney, Head of Elder Abuse Prosecutions, San Diego District Attorney's Office
  - b. **Ken Westbrook**, Founder and CEO, Stop Scams Alliance
  - c. **Ken Palla**, Retired Director, MUFG Union Bank
5. Public Comment