

# COMMITTEE ON ETHICS

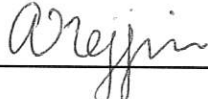
## EMPLOYEE POST-TRAVEL DISCLOSURE FORM Original Amendment

This form is for disclosing the receipt of travel expenses from private sources for travel taken in connection with official duties. This form does not eliminate the need to report privately-funded travel on the annual *Financial Disclosure Statements* of those employees required to file them. In accordance with House Rule 25, clause 5, **you must complete this form and file it with the Clerk of the House by email at [gifttravelreports@mail.house.gov](mailto:gifttravelreports@mail.house.gov), within 15 days after travel is completed.** Please **do not** file this form with the Committee on Ethics.

**NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.**

1. Name of Traveler: Amber Nejjan
2. a. Name of Accompanying Relative: \_\_\_\_\_ **OR**  None  
b. Relationship to Traveler:  Spouse  Child  Other (specify): \_\_\_\_\_
3. a. Dates: Departure: Tuesday, April 7<sup>th</sup>, 2026 Return: Friday, April 10<sup>th</sup>, 2026  
b. Dates at Personal Expense, if any: \_\_\_\_\_ **OR**  None
4. Departure City: Washington DC Destination: New York City, NY Return City: Washington DC
5. Sponsor(s), Who Paid for the Trip: Center Forward
6. Describe Meetings and Events Attended: During this trip I attended numerous meetings with various financial institutions including master card, Citi, Blackrock, and JP Morgan. These meetings expanded my knowledge on crypto currency, financial crimes, and lending.
7. Attached to this form are **each** of the following, signify that each item is attached by checking the corresponding box:
  - a.  a completed *Sponsor Post-Travel Disclosure Form*;
  - b.  the *Primary Trip Sponsor Form* completed by the trip sponsor **prior** to the trip, **including all** attachments **and** the *Additional Sponsor Form(s)*;
  - c.  page 2 of the completed *Traveler Form* submitted by the employee; **and**
  - d.  the letter from the Committee on Ethics approving my participation on this trip.
8. a.  I represent that I participated in each of the activities reflected in the attached sponsor's agenda. *Signify statement is true by checking the box.*  
b. If not, explain: \_\_\_\_\_

**I certify that the information contained on this form is true, complete, and correct to the best of my knowledge.**

Signature of Traveler:  Date: 5/11/2026

I authorized this travel in advance. I have determined that all of the expenses listed on the attached *Sponsor Post-Travel Disclosure Form* were necessary and that the travel was in connection with the employee's official duties and would not create the appearance that the employee is using public office for private gain.

Name of Supervising Member: John H. Rutherford FC-05 Date: 5/11/2026

Signature of Supervising Member: 

# COMMITTEE ON ETHICS

## SPONSOR POST-TRAVEL DISCLOSURE FORM

Original  Amendment

This form must be completed by an officer of any organization that served as the primary trip sponsor in providing travel expenses or reimbursement for travel expenses to House Members, officers, or employees under House Rule 25, clause 5. **A completed copy of the form must be provided to each House Member, officer, or employee who participated in the trip within 10 days of their return.** You must answer all questions, and check all boxes, on this form for your submission to comply with House Rules and the Committee's Travel Regulations. Failure to comply with this requirement may result in the denial of future requests to sponsor trips and/or subject the current traveler to disciplinary action or a requirement to repay the trip expenses.

**NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.**

1. Sponsor(s) who paid or provided in-kind support for the trip: Center Forward

2. Travel Destination(s): New York City, New York

3. Date of Departure: 04/07/2026 Date of Return: 04/10/2026

4. Name(s) of Traveler(s): Debi Saha, MK Sowers, Alex Ndikum, Michael Rivas, Sierra DeSousa, Amber Nejjari, Kellie O'Brien, Tammy Pham


*Note:* You may list more than one traveler on a form only if **all** information is **identical** for each person listed.

5. **Actual amount** of expenses paid on behalf of, or reimbursed to, each individual named in Question 4:

	Total Transportation Expenses	Total Lodging Expenses	Total Meal Expenses	Total Other Expenses (dollar amount per item and description)
Traveler	\$730.18	\$900.00	\$231.05	\$0.00
Accompanying Family Member	N/A	N/A	N/A	N/A

6.  All expenses connected to the trip were for actual costs incurred and not a *per diem* or lump sum payment. *Signify statement is true by checking box.*

**I certify that the information contained in this form is true, complete, and correct to the best of my knowledge.**

Signature:  Date: 04/15/2026

Name: Riley Kilburg Title: Executive Director

Organization: Center Forward

**I am an officer of the above-named organization. Signify statement is true by checking box.**

Address: 1214A Ingleside Ave, McLean, VA 22101

Telephone: (563) 542-6821 Email: riley@center-forward.org

*Committee staff may contact the above-named individual if additional information is required.*

If you have questions regarding your completion of this form, please contact the Committee on Ethics at 202-225-7103.

# COMMITTEE ON ETHICS

## TRAVELER FORM

This form should be completed by House Members, officers, or employees seeking Committee approval of privately-sponsored travel or reimbursement for travel under House Rule 25, clause 5. The completed form should be submitted directly to the Committee by each invited House Member, officer, or employee, together with the completed and signed trip sponsor form(s) and any attachments. A copy of this form, minus this initial page, will be made available for public inspection.

This form and any attachments may be submitted at 1015 Longworth House Office Building or [travel.requests@mail.house.gov](mailto:travel.requests@mail.house.gov).

**Your completed request must be submitted to the Committee no less than 30 days before your proposed departure date.** Absent exceptional circumstances, permission will not be granted for requests received less than 30 days before the trip commences. **You must receive explicit approval from the Committee before you depart on this trip.**

Name of Traveler: Amber Nejjari

**NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.**

**I certify that the information contained on both pages of this form is true, complete, and correct to the best of my knowledge.**

Signature: 

Name of Signatory (if other than traveler): \_\_\_\_\_

For Staff (name of employing Member or Committee): Congressman John H. Rutherford FL-05

Office Address: 1711 Longworth House office Building Washington DC ~~20515~~ 20515

Telephone Number: 202-225-2501 or 202-226-3038

Email Address of Contact Person: amber.nejjari@mail.house.gov

Check this box if the sponsoring entity is a media outlet, the purpose of the trip is to make a media appearance sponsored by that entity, and these forms are being submitted to the Committee less than 30 days before the trip departure date.

**NOTE: You must complete all of the contact information fields above, as Committee staff may need to contact you if additional information is required.**

**KEEP A COPY OF THIS FORM.** Page 2 (but not this page) must be submitted to the Clerk as part of the post-travel disclosure required by House Rule 25. Travel Regulation § 404(d) also requires you to keep a copy of all request forms and supporting paperwork for three subsequent Congresses from the date of travel.

If there are any questions regarding this form, please contact the Committee on Ethics at 202-225-7103 or via email: [travel.requests@mail.house.gov](mailto:travel.requests@mail.house.gov).

# COMMITTEE ON ETHICS

## TRAVELER FORM

1. Name of Traveler: Amber Nejjan
2. Sponsor(s) who will be paying or providing in-kind support for the trip: Center Forward
3. City and State **OR** Foreign Country of Travel: New York City, NY
4. a. Date of Departure: April 7, 2026 Date of Return: April 10, 2026  
b. Yes  No  Will you be extending the trip at your personal expense?  
If yes, list dates at personal expense: \_\_\_\_\_
5. a. Yes  No  Will you be accompanied by a family member at the sponsor's expense? **If yes:**
  - (1) Name of Accompanying Family Member: \_\_\_\_\_
  - (2) Relationship to Traveler:  Spouse  Child  Other(specify): \_\_\_\_\_
  - (3) Yes  No  Accompanying Family Member is at least 18 years of age?
6. a. Yes  No  Did the trip sponsor answer "Yes" to Question 8(c) on the *Primary Trip Sponsor Form* (i.e., travel is sponsored by an entity that employs a registered federal lobbyist or a foreign agent)?  
b. **If yes**, and you are requesting lodging for two nights, explain why the second night is warranted:  
\_\_\_\_\_  
\_\_\_\_\_
7. Yes  No  *Primary Trip Sponsor Form* is attached, including agenda, invitation, invitee list, and any other attachments and Additional Sponsor Forms.  
NOTE: The agenda should show the traveler's individual schedule, including departure and arrival times and identify the specific events in which the traveler will be participating.
8. Explain why participation in the trip is connected to the traveler's individual official or representational duties. **Staff should include their job title and how the activities on the itinerary relate to their duties.**  
As a legislative Assistant handling the financial service, housing, and judiciary portfolios for a member on the Appropriations committee this conference is directly connected to my ~~job~~ official in the office  
The itinerary including the meetings with various financial institutions will expand my knowledge in lending, financial crimes, investment management, and housing affordability.
9. **Yes  No  Is the traveler aware of any registered federal lobbyists or foreign agents involved in planning, organizing, requesting, or arranging the trip?**
10. For staff travelers, to be completed by your employing Member:

## ADVANCED AUTHORIZATION OF EMPLOYEE TRAVEL

I hereby authorize the individual named above, an employee of the U.S. House of Representatives who works under my direct supervision, to accept expenses for the trip described in this request. I have determined that the above-described travel is in connection with my employee's official duties and that acceptance of these expenses will not create the appearance that the employee is using public office for private gain.

Signature of Employing Member: 

Date: 3/6/26

# COMMITTEE ON ETHICS

## PRIMARY TRIP SPONSOR FORM

This form should be completed by private entities offering to provide travel or reimbursement for travel to House Members, officers, or employees under House Rule 25, clause 5. A completed copy of the form (and any attachments) should be provided to each invited House Member, officer, or employee, who will then forward it to the Committee together with a *Traveler Form* **at least 30 days before the start date of the trip**. The trip sponsor should *NOT* submit the form directly to the Committee. The Committee's website (ethics.house.gov) provides detailed instructions for filling out the form. The Committee will notify the House invitees directly of its decision and will not notify the trip sponsors.

**NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001. Failure to comply with the Committee's Travel Regulations may also lead to the denial of permission to sponsor future trips. Signatures must comply with section 104(bb) of the Travel Regulations.**

1. Sponsor who will be paying for the trip:

Center Forward

2.  I represent that the trip will not be financed, in whole or in part, by a registered federal lobbyist or foreign agent. *Signify that the statement is true by checking box.*

3. **Check only one.** I represent that:

a.  The primary trip sponsor has not accepted from any other source, funds intended directly or indirectly to finance any aspect of the trip; **OR**

b.  The trip is arranged without regard to congressional participation and the primary trip sponsor has accepted funds only from entities that will receive a tangible benefit in exchange for those funds; **OR**

c.  The primary trip sponsor has accepted funds, services, or in-kind assistance from other source(s) intended directly or indirectly to finance all or part of this trip and has enclosed disclosure forms from each of those entities.

If "c" is checked, list the names of the additional sponsors: \_\_\_\_\_

4. Provide names and titles of **ALL** House Members *and* employees you are inviting. **For each House invitee, provide an explanation of why the individual was invited** (include additional pages if necessary): \_\_\_\_\_

Please see Supplemental Form.

5. Yes  No  Is travel being offered to an accompanying family member of the House invitee(s)?

6. Date of Departure: April 7, 2026 Date of Return: April 10, 2026

7. a. City of departure: Washington, D.C.

b. Destination(s): New York City, New York

c. City of return: Washington, D.C.

8. **Check only one.** I represent that

a.  The sponsor of the trip is an institution of higher education within the meaning of section 101 of the Higher Education Act of 1965; **OR**

b.  The sponsor of the trip does not retain or employ a registered federal lobbyist or foreign agent; **OR**

c.  The sponsor employs or retains a registered federal lobbyist or foreign agent, but the trip is for attendance at a one-day event *and* lobbyist / foreign agent involvement in planning, organizing, requesting, or arranging the trip was *de minimis* under the Committee's travel regulations.

9. **Check only one of the following.**
- a.  I checked 8(a) or (b) above; **OR**
  - b.  I checked 8(c) above but am not offering any lodging; **OR**
  - c.  I checked 8(c) above and am offering lodging and meals for one night; **OR**
  - d.  I checked 8(c) above and am offering lodging and meals for two nights. If you checked this box, explain why the second night of lodging is warranted. \_\_\_\_\_
- 

10.  Attached is a detailed agenda of the activities House invitees will be participating in during the travel (i.e., an hourly description of planned activities for trip invitees). *Indicate agenda is attached by checking box.*

11. **Check only one of the following.**
- a.  I represent that a registered federal lobbyist or foreign agent will not accompany House Members or employees on any segment of the trip. *Signify the statement is true by clicking the box; OR*
  - b.  *Not Applicable.* Trip sponsor is a U.S. institution of higher education.
12. For **each** sponsor required to submit a sponsor form, describe the sponsor's interest in the subject matter of the trip **and** its role in organizing and/or conducting the trip:  
**Please see attached Supplemental Form.**
- 

13. **Answer parts a and b. Answer part c if necessary:**
- a. Mode of travel: Air  Rail  Bus  Car  Other  (specify: \_\_\_\_\_)
  - b. Class of travel: Coach  Business  First  Charter  Other  (specify: \_\_\_\_\_)
  - c. If travel will be first class, or by chartered or private aircraft, explain why such travel is warranted:  
 \_\_\_\_\_
- 

14.  I represent that the expenditures related to local area travel during the trip will be unrelated to personal or recreational activities of the invitee(s). *Signify that the statement is true by checking box.*

15. **Check only one.** I represent that either:
- a.  The trip involves an event that is arranged or organized *without regard* to congressional participation and that meals provided to congressional participants are similar to those provided to or purchased by other event attendees; **OR**
  - b.  The trip involves events that are arranged specifically *with regard* to congressional participation. If "b" is checked:
    - 1) Detail the cost *per day* of meals (approximate cost may be provided): \$92 per full programming day and \$69 per travel days.
    - 2) Provide the reason for selecting the location of the event or trip: \_\_\_\_\_  
**Please see attached Supplemental Form.**
- 

16. Name, nightly cost, and reasons for selecting each hotel or other lodging facility:
- Hotel Name: PUBLIC Hotel City: New York City Cost Per Night: \$300  
 Reason(s) for Selecting: Please see attached Supplemental Form.
- Hotel Name: \_\_\_\_\_ City: \_\_\_\_\_ Cost Per Night: \_\_\_\_\_  
 Reason(s) for Selecting: \_\_\_\_\_
- Hotel Name: \_\_\_\_\_ City: \_\_\_\_\_ Cost Per Night: \_\_\_\_\_  
 Reason(s) for Selecting: \_\_\_\_\_

17.  I represent that all expenses connected to the trip will be for actual costs incurred and not a per diem or lump sum payment. *Signify that the statement is true by checking the box.*

18. **Total Expenses for each Participant:**

<input type="checkbox"/> Actual Amounts <input checked="" type="checkbox"/> Good Faith Estimates	Total <b>Transportation</b> Expenses per Participant	Total <b>Lodging</b> Expenses per Participant	Total <b>Meal</b> Expenses per Participant
For each Member, Officer, or Employee	<b>\$819.15</b> Train + Shuttle	<b>\$900.00</b>	<b>\$252.50</b>
For each Accompanying Family Member	N/A	N/A	N/A

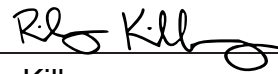
	<b>Other</b> Expenses (dollar amount per item)	Identify Specific Nature of "Other" Expenses (e.g., taxi, parking, registration fee, etc.)
For each Member, Officer, or Employee	\$0.00	N/A
For each Accompanying Family Member	N/A	N/A

19. **Check only one:**

- a.  I certify that I am an officer of the organization listed below; **OR**
- b.  *Not Applicable.* Trip sponsor is an individual or a U.S. institution of higher education.

20. **I certify by my signature that**

- a. **I read and understand the Committee's Travel Regulations;**
- b. **I am not a registered federal lobbyist or registered foreign agent; and**
- c. **The information on this form is true, complete, and correct to the best of my knowledge.**

Signature:  Date: February 25, 2026  
 Name: Riley Kilburg Title: Executive Director  
 Organization: Center Forward  
 Address: 1214A Ingleside Avenue, McLean, VA 22101  
 Email: riley@center-forward.org Telephone: 563-542-6821

If there are questions regarding this form, please contact the Committee on Ethics at 202-225-7103 or travel.requests@mail.house.gov.

Michael Guest, Mississippi  
*Chairman*  
Mark DeSaulnier, California  
*Ranking Member*

Andrew R. Garbarino, New York  
Ashley Hinson, Iowa  
Nathaniel Moran, Texas  
Brad Knott, North Carolina

Deborah K. Ross, North Carolina  
Glenn F. Ivey, Maryland  
Sylvia R. Garcia, Texas  
Sahas Subramanyam, Virginia



ONE HUNDRED NINETEENTH CONGRESS

## U.S. House of Representatives

COMMITTEE ON ETHICS

Thomas A. Rust  
*Staff Director and Chief Counsel*

Jordan Downs  
*Chief of Staff to the Chairman*

David Arrojo  
*Counsel to the Ranking Member*

1015 Longworth House Office Building  
Washington, D.C. 20515-6328  
Telephone: (202) 225-7103  
<https://Ethics.House.gov>

April 7, 2026

Ms. Amber Nejjari  
Office of the Honorable John Rutherford  
1711 Longworth House Office Building  
Washington, DC 20515

Dear Ms. Nejjari:

Pursuant to House Rule 25, clause 5(d)(2), the Committee on Ethics hereby approves your proposed trip to New York, New York, scheduled for April 7 to 10, 2026, sponsored by Center Forward.

You must complete an Employee Post-Travel Disclosure Form (which your employing Member must also sign) and file it, together with a Sponsor Post-Travel Disclosure Form completed by the trip sponsor, with the Clerk of the House within 15 days after your return from travel. As part of that filing, you are also required to attach a copy of this letter and both the Traveler and Primary Trip Sponsor Forms (including attachments) you previously submitted to the Committee in seeking pre-approval for this trip. If you are required to file an annual Financial Disclosure Statement, you must also report all travel expenses totaling more than \$525 from a single source on the "Travel" schedule of your annual Financial Disclosure Statement covering this calendar year. Finally, Travel Regulation § 404(d) also requires you to keep a copy of all request forms and supporting information provided to the Committee for three subsequent Congresses from the date of travel.

If you have any further questions, please contact the Committee's Office of Advice and Education at extension 5-7103.

Sincerely,

Michael Guest  
Chairman

Mark DeSaulnier  
Ranking Member

MG/MD:rp

**Private Sponsor Travel Certification Form: Supplemental Form**

<b>First</b>	<b>Last</b>	<b>Title</b>	<b>Affiliation</b>	<b>Reason</b>
Quincy	Henderson	Financial Services Counsel	Office of Representative Ritchie Torres	As Financial Services Counsel for a New York Representative, Mr. Henderson can speak about how the financial system can impact the local New York community and how legislative policy can be used in tandem with private industry to drive value for everyday consumers.
Sheridan	O'Kelly	Legislative Assistant	Office of Representative Sean Casten	As the Legislative Assistant to a member on the Financial Services Committee, Ms. O'Kelly will provide valuable insights on how policy is crafted to grow the financial industry while ensuring its stability. Specifically, she would be able to discuss the importance of capital markets and financial institutions for working Americans.
Erin	Butler	Legislative Assistant	Office of Representative Jim Himes	As the Legislative Assistant to a member on the Financial Services Committee, Ms. Butler can provide valuable insights on how financial policy needs to balance financial stability with growth promotion. She can also discuss how financial institutions impact the lives of working Americans and diverse constituents.
Jaliya	Nagahawatte	Legislative Assistant	Office of Representative Young Kim	As the Legislative Assistant to a member on the Financial Services Committee's Financial Institutions Subcommittee, Mr. Nagahawatte can provide valuable insights on how policy is crafted to grow the financial industry while ensuring its stability. He can also address the interconnectedness of financial institutions and the U.S. government.

Tammy	Pham	Legislative Director	Office of Representative Sylvia Garcia	As the Legislative Director to a member on the Financial Services Committee's Housing and Insurance Subcommittee and Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee, Ms. Pham can provide valuable insights on how financial policy and the financial industry can encourage home ownership. In addition, she can discuss how new technologies are disrupting the financial industry and the benefits and costs of this disruption.
Evan	Ashy	Deputy Chief of Staff and Legislative Director	Office of Representative Cleo Fields	As the Deputy Chief of Staff and Legislative Director to a Member on the Financial Services Committee's Capital Markets Subcommittee and Financial Institutions Subcommittee, Mr. Ashy can talk through the ways that policy affects U.S. public capital markets and impacts the business operations of important financial institutions. In addition, he can discuss how thoughtful policy can be crafted to ensure Americans benefit from these markets and institutions.
JR	Schroeder	Legislative Director	Office of Representative William Timmons	As the Legislative Director to a Member on the Financial Services Committee's Capital Markets Subcommittee, Financial Institutions Subcommittee, and Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee, Mr. Schroeder can talk to the ways that new technologies are disrupting financial structures in the U.S. Additionally, he can discuss ways in which policy can both benefit and harm the development and implementation of this technology.

Caroline	Sayers	Senior Policy Advisor	Office of Representative Zach Nunn	As the Senior Policy Advisor to a Member on the Financial Services Committee's Capital Markets Subcommittee, Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee, and National Security, Illicit Finance, and International Financial Institutions Subcommittee, Ms. Sayers can discuss how financial crime harms Americans and how policy solutions intertwined with initiatives from players in the financial industry can combat this crime. She can also talk to the ways that U.S. debt and equity markets have changed in the past decades and how these markets might adapt to new financial technologies.
Curt	Bliamptis	Senior Policy Advisor	Office of Representative Mike Flood	As the Senior Policy Advisor to a Member on the Financial Services Committee's Financial Institutions Subcommittee and Housing and Insurance Subcommittee, Mr. Bliamptis can provide valuable insights into the U.S. housing crisis and how banking institutions and other financial firms can aid in this crisis. He can also talk to the intersection of the U.S. financial system and affordable housing in the U.S.

Charles	Dahan	Legislative Director	Office of Representative Lisa McClain	As the Legislative Director to a Member on the Financial Services Committee's Capital Markets Subcommittee and National Security, Illicit Finance, and International Financial Institutions Subcommittee, Mr. Dahan can discuss how U.S. capital markets provide avenues for wealth creation in the U.S. and how federal policy can further promote wealth creation. Additionally, Mr. Dahan can talk to the ways that financial crime has evolved over the preceding decades and ways that private industry in partnership with the federal government can combat this growing issue.
Kellie	O'Brien	Legislative Assistant	Office of Representative Sam Liccardo	As the Legislative Assistant to a Member on the Financial Services Committee's Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee and National Security, Illicit Finance, and International Financial Institutions Subcommittee, Ms. O'Brien can talk to the ways new disruptive technologies and digital assets are transforming investing and banking in the U.S.
Brooke	Kramer	Legislative Director	Office of Representative Frank Lucas	As the Legislative Director to a Member on the Financial Services Committee's Capital Markets Subcommittee and National Security, Illicit Finance, and International Financial Institutions Subcommittee, Ms. Kramer can provide valuable insights into how U.S. capital markets are transforming and how public capital markets affect the financial well-being of Americans. She can also talk about how the financial system affects U.S. national security and ways to strengthen national security through well-crafted financial policy.

Ivan	Torrez	Legislative Assistant	Office of Representative Vicente Gonzalez	As the Legislative Assistant to a Member on the Financial Services Committee's Capital Markets Subcommittee and National Security, Illicit Finance, and International Financial Institutions Subcommittee, Mr. Torrez can provide valuable insights into the ways the debt and equity markets are adapting to the 21st century and how these changes may affect constituents and working Americans. Additionally, he can talk to the ramifications of financial crime and ways policymakers can work with financial institutions to address this growing issue.
Paul	Balzano	Senior Professional Staff Member	U.S. House Committee on Agriculture	As a Senior Professional Staff Member for the Agriculture Committee's Commodity Markets, Digital Assets, and Rural Development Subcommittee, Mr. Balzano can talk to the importance of commodity markets in the U.S. economy and how a well functioning commodity market can provide innumerable benefits to American farmers. He can also talk to the proper classification of digital assets and how a proper jurisdictional split between the SEC and CFTC can strengthen this emerging asset class.
Alex	Ndikum	Deputy Chief of Staff	Office of Representative Emanuel Cleaver	As Deputy Chief of Staff to a Member on the Financial Services Committee's Housing and Insurance Subcommittee and Capital Markets Subcommittee, Mr. Ndikum can provide valuable insights into how federal housing policy and partnerships with the U.S. financial system can promote homeownership. He can also discuss the importance of insurance markets in the U.S. economy.

Amber	Nejjari	Legislative Assistant	Office of Representative John Rutherford	<p>As Senior Policy Advisor for a Member on the Appropriations Committee's Transportation, Housing and Urban Development, and Related Agencies Subcommittee, Ms. Nejjari can talk to how the federal government funds transportation and housing programs that benefit constituents and contributes to U.S. economic output. Additionally, she can discuss the potential for partnerships between the federal government and the U.S. financial industry that could provide outsized benefits to American workers and consumers while strengthening U.S. economic infrastructure.</p>
Lucas	Lam	Legislative Director	Office of Representative Janelle Bynum	<p>As the Legislative Director to a Member on the Financial Services Committee's Housing and Insurance Subcommittee and Capital Markets Subcommittee, Mr. Lam can provide valuable insights into how financial policy affects homeownership in the U.S. and how unique policy solutions provide Americans with affordable homes. He can also discuss ways that public debt and equity markets can provide avenues to wealth accumulation for constituents and capital to innovative American entrepreneurs.</p>

Eric	Mendoza	Deputy Chief of Staff and Legislative Director	Office of Representative Monica De La Cruz	As the Deputy Chief of Staff and Legislative Director to a Member on the Financial Services Committee's Housing and Insurance Subcommittee and Financial Institutions Subcommittee, Mr. Mendoza can discuss how policymakers can partner with financial institutions to provide more affordable pathways to homeownership for all Americans and strengthen the U.S. insurance industry for impending challenges this century. He can also talk to the ways the U.S. banking industry is adapting to an increasingly digital age and how banking policy can be crafted to benefit all Americans.
Elizabeth	Walters	Deputy Chief of Staff and Legislative Director	Office of Representative Dusty Johnson	As the Deputy Chief of Staff and Legislative Director for a Member on the Agriculture Committee's Commodity Markets, Digital Assets, and Rural Development Subcommittee, Ms. Walters can discuss the ways policymakers can partner with financial institutions to address the scarcity of capital in rural America. She can also discuss how digital assets will transform the U.S. financial system and affect a wide array of constituents.
Maryana	Sawaged	Senior Policy Advisor	Office of Representative Pete Aguilar	As Senior Policy Advisor for a Member on the Appropriations Committee's Transportation, Housing and Urban Development, and Related Agencies Subcommittee, Ms. Sawaged can discuss how these vital agencies and their related programs affect the U.S. economy and contribute to economic growth. She can also talk to the ways the financial system works in tandem with Department of Housing and Urban Development and how the government can utilize the financial industry to benefit working Americans.

Michael	Rivas	Legislative Assistant	Office of Representative Juan Vargas	<p>As the Legislative Assistant to a Member on the Financial Services Committee's Capital Markets Subcommittee, Financial Institutions Subcommittee, and National Security, Illicit Finance, and International Financial Institutions Subcommittee, Mr. Rivas can provide valuable insights into how the banking industry can help foster well functioning public capital markets and how both capital markets and the banking industry provide pathways to prosperity for all Americans. He can also discuss how strengthening our financial institutions provides a bulwark for our national security apparatus and how financial policy can be utilized to promote global policy objectives that protect Americans at home.</p>
Brent	Katz	Legislative Assistant	Office of Representative Thomas Suozzi	<p>As the Legislative Assistant to a Member on the Ways and Means Committee's Tax Subcommittee, Mr. Katz can elaborate on how the U.S. tax code affects the U.S. financial system and how the financial taxation can leverage financial institutions to provide wealth for working Americans. Additionally, as the Legislative Assistant for a New York Representative, he can discuss the impacts of the financial system on the local economy and how U.S. financial policy can empower local small businesses and New York constituents.</p>

Jack	Solowey	Counsel	U.S. House Committee on Financial Services	As Counsel to the Financial Services Committee's Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee, Mr. Solowey can discuss the impact of the new digital asset class on investing in the U.S. Additionally, he can discuss ways that public capital markets are adapting to disruptive technologies transforming the U.S. financial system.
Petrina	Thomas	Member Services Director	U.S. House Committee on Financial Services	As Member Services Director for the House Committee on Financial Services, Ms. Thomas can discuss the different ways policymakers are balancing regulatory stability and innovation in the U.S. financial system. She can also talk to the different approaches policymakers take when enacting their policy goals.
Sophie	Toya	Member Services Coordinator	U.S. House Committee on Financial Services	As Member Services Coordinator for the House Committee on Financial Services, Ms. Toya can provide valuable insights into how policymakers approach problems in financial services and how impacts in the financial system affect the various constituents of House Financial Services Members.

12) Sponsor's interest in the subject matter and role in organizing the trip:

Center Forward's Financial Services Innovation Conference is being convened to bring together a bipartisan group of senior legislative staff from the House of Representatives to discuss innovation and development in America's financial services systems, and how the federal government can foster growth and promote financial stability. Center Forward's organizational mission is to provide pragmatists with the information they need to craft common-sense solutions and provide support in turning those ideas into results. Center Forward brings together Members of Congress, their staffs, not-for-profits, academic experts, trade associations, corporations, and unions to find common ground.

Center Forward is the sole organizer of the trip. Center Forward is planning the conference and is responsible for the organization and execution of the event logistics as well as the programming content. Discussion topics will include differences between commercial and retail banking, alternative asset products, the impact of insurance markets on the U.S. economy, payment systems, retirement accounts, infrastructure investments, financial crimes, cryptocurrencies and digital assets, disruption of AI on financial services, equity exchanges, financial news effects on investing decisions, international cooperation on the global financial system, critical financial infrastructure, credit fraud prevention, and how small businesses interact with the financial system. Conference attendees will be senior legislative staff from House member offices, the House Agriculture Committee, and the House Financial Services Committee, and will speak with financial practitioners, business leaders, researchers, small business owners, and government officials in New York City.

15.b.2) Provide the reason for selecting the location of the event or trip:

New York City, New York was selected as the location for the conference to give attendees an on the ground experience of America's financial center. New York City is the epicenter of America's capital markets and home to firms that are part of the creative disruption to the way the U.S. banks, pays for goods, and interacts with financial institutions broadly. New York City is home to the largest stock exchange in the world, the New York Stock Exchange and the headquarters of multiple investment, commercial, and retail banks. New York City is also the global financial capital city providing insights into how financial policy affects global markets and how developments in other nations can affect the U.S. financial system. Throughout the conference, attendees will see the inner workings of America's financial system and learn about how this impacts consumers and the constituents of their district.

16) Reasons for Selecting:

The PUBLIC Hotel New York was chosen due to its central location to many of the site visits and its proximity to the New York Stock Exchange. Additionally, the hotel offers rooms for conference programming and a complimentary breakfast option for participants at a competitive rate. Although the nightly rate is slightly above the GSA per diem rate for New York City in April, it is more affordable than other hotels with comparable accommodations and programming space.



Center Forward Financial Services Innovation Conference  
PUBLIC Hotel New York City  
New York, New York — Tuesday, April 7 - Friday, April 10, 2026  
Conference Agenda

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Center Forward Contact Information

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<p><b>Tuesday, April 7, 2026</b></p>
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***\*\*Business Casual suggested. Government ID required.***

**8:50 am ET**                      Staff departs Union Station | 701 First Street, NE, Washington, DC  
20002  
Northeast Regional Train #86 | 3 h 25 min train time

**12:15 pm**                        Staff arrives at Penn Station  
  
Penn Station | 350 W 33rd Street, New York, NY 10001  
  
*After arriving, staff will take the shuttle to Mastercard. After arriving  
at Mastercard, Center Forward staff will deliver conference  
participant's luggage to the hotel.*

**12:15 pm - 12:35 pm**        Depart Penn Station via shuttle en route to Mastercard (20 min)  
  
Mastercard | 150 5th Avenue, New York, NY 10011

- 12:35 pm - 12:50 pm** Welcome & Overview
- John Levitsky welcomes conference participants and provides an overview of Mastercard's role in the U.S. economy and its work supporting secure, innovative commerce.*
- Speakers include:
- John Levitsky, Co-President for the United States, Mastercard
- 12:50 pm - 1:50 pm** Presentation and Discussion - Empowering Small Business Growth
- Conference participants learn about Mastercard's work to help small businesses grow, compete, and operate securely. Participants will discuss how payment systems secure economic growth, especially for local businesses, and how Mastercard helps empower American commerce.*
- Speakers include:
- Ginger Siegel, Head of North America Small and Mid-Market Business, Mastercard
- 1:50 pm - 2:00 pm** Depart Mastercard via shuttle en route to the British Consulate NYC (10 min)
- One Dag Hammarskjöld Plaza | 885 2nd Avenue, New York, NY 10017
- 2:00 pm - 3:15 pm** Presentation and Discussion - Discussion of UK-US Financial Cooperation
- Conference participants partake in a panel discussion on the direction of the Transatlantic Taskforce for Markets of the Future, stablecoin alignment, and the future of regulatory and policy cohesion.*
- Speakers include:
- Oliver Christian, His Majesty's Trade Commissioner to North America and Consul General to New York City, British Consulate New York City
  - Chetna Patel, First Secretary Political and Economic, British Consulate New York City
- 3:15 pm - 3:30 pm** Depart British Consulate via shuttle en route to Wells Fargo (15 min)
- Wells Fargo | 30 Hudson Yards, New York, NY 10001

**3:30 pm - 4:30 pm**

Presentation and Discussion - Impact of AI and Evolving Technologies on Financial Institutions

*Conference participants will learn how financial institutions are adapting to new technologies transforming the industry, and how AI integration into the functional operations of financial institutions is revolutionizing customer experiences.*

Speakers include:

- Jaume Tutusaus, COO Data and AI Executive, Wells Fargo

**4:30 pm - 6:00 pm**

Welcome Remarks - Center Forward and Financial Services

*Riley Kilburg welcomes conference participants to Center Forward's New York Financial Services Innovation Conference, reviews the week's agenda, and outlines expectations for the trip. Additionally, Mr. Kilburg engages participants in a collaborative discussion about Center Forward's mission, its history, and opportunities for bipartisanship in financial services policy.*

Speakers include:

- Riley Kilburg, Executive Director, Center Forward

**6:00 pm - 6:30 pm**

Depart Wells Fargo via shuttle en route to the PUBLIC Hotel New York (30 min)

PUBLIC Hotel New York | 215 Chrystie Street, New York, NY 10002

**6:30 pm**

Check-in at PUBLIC Hotel New York

**DINNER ON YOUR OWN**

**Wednesday, April 8, 2026**

**BREAKFAST ON YOUR OWN**

Breakfast is available in the Louis from 7:00 am - 11:00 am

\*\*Located on the ground level\*\*

**\*\*Business Casual attire. Government ID required.**

**8:15 am - 8:30 am** Attendees meet in the hotel lobby to depart for Citi.

**8:30 am - 8:45 am** Depart the PUBLIC Hotel New York via shuttle en route to Citi (15 min)

Citi | 388 Greenwich Street, New York, NY 10013

**8:45 am - 9:45 am** Presentation and Discussion - Bank Integration of Digital Assets

*Conference participants learn how global financial institutions are integrating digital assets into their day to day operations and help empower their clients through the integration of new technological solutions.*

*This panel occurs concurrently with the Cross-Industry Effort to Combat Financial Cybercrime Panel. Group A begins with this panel then proceeds to the Cross-Industry Effort to Combat Financial Cybercrime Panel.*

Speakers include:

- Ryan Rugg, Head of Digital Assets for Treasury and Trade Solutions, Citi

**9:45 am - 10:30 am** Presentation and Discussion - The Cross-Industry Effort to Combat Financial Cybercrime

*Conference participants engage in a discussion on the latest obstacles to preventing financial fraud, and the new technologies that the financial services industry is building to protect consumers. Additionally, participants gain insights into the evolving fraud and*

*scams landscape along with the innovative tools being built to combat these crimes.*

*This panel occurs concurrently with the Bank Integration of Digital Assets Panel. Group B begins with this panel then proceeds to the Bank Integration of Digital Assets Panel.*

Speakers include:

- Chris Sparks, Head of Card Fraud, Capital One
- Jamie Simmons, Vice President of Fraud Prevention and Risk Management, Capital One

**10:30 am - 11:00 am** Depart Citi via shuttle en route to BlackRock (30 min)

BlackRock | 515 W 33rd Street, New York, NY 10001

**11:00 am - 11:15 am** Welcome Presentation

*Joe Wall discusses BlackRock and its various product offerings. Participants learn about the history of the firm, how its services fit into balanced portfolios, and how its products help average Americans save for a comfortable retirement.*

Speakers include:

- Joe Wall, Head of the US Government Affairs and Public Policy Group, BlackRock

**11:15 am - 11:45 am** Presentation - Digital Assets as an Emerging Asset Class

*Ben Tecmire explains the emerging digital assets financial sector and BlackRock's role in this innovative field. Participants learn how BlackRock is utilizing its financial expertise to offer unique financial solutions for the growing digital asset class.*

Speakers include:

- Ben Tecmire, Head of US Regulatory Affairs, BlackRock

**11:45 am - 12:15 pm** Presentation - Private Assets as a Retirement Solution

*Carrie Schroen discusses BlackRock's retirement solutions and explains the role of the investment management industry in helping Americans prepare financially for retirement. Ms. Schroen highlights specifically how private assets provide unique retirement solutions,*

*diversify retirement accounts, and how their often longer dated maturities align with retirement goals.*

*Lunch provided during the presentation.*

Speakers include:

- Carrie Schroen, Head of US DC Intermediary Business, BlackRock

**12:15 pm - 12:45 pm** Presentation - Global Infrastructure Partners and Infrastructure Investing

*Evan Johnson describes the role energy, transport, and digital infrastructure investments play in a balanced portfolio. The discussion focuses on the unique challenges in these investment classes and how BlackRock is adapting to meet these challenges.*

Speakers include:

- Evan Johnson, Vice President of Government Relations, BlackRock

**12:45 pm - 1:15 pm** Break

**1:15 pm - 1:45 pm** Depart BlackRock via shuttle en route to JPMorgan Chase (30 min)

JPMorgan Chase | 383 Madison Avenue, New York, NY 10017

**1:45 pm - 3:00 pm** Presentation - Credit Card Affordability & How Banks Make Lending Work

*Conference participants partake in a discussion about the credit card ecosystem and how interest rates are calculated. Participants learn why and how banks offer unsecured lending and what it means for consumers, businesses, and the economy. The speakers also discuss how banks support borrowers in debt, including partnerships with credit counseling non-profits to offer free debt management services.*

Speakers include:

- Catherine Hogan, Chief Business Officer of Chase Card & Connected Commerce, JPMorgan Chase
- Mark Brucker, Chief Risk Officer for Consumer & Community Banking, JPMorgan Chase
- Bill Armbruster, Chase Credit Counseling Agency Oversight, JPMorgan Chase

- Tom Dent, Senior Vice President and Director of Executive Education, Consumer Bankers Association (CBA)
- Mike Croxson, CEO, National Foundation of Credit Counseling (NFCC)

**3:00 pm - 3:30 pm**

Depart JPMorgan Chase via shuttle en route to the Metropolitan Museum of Art (30 min)

Metropolitan Museum of Art | 1000 5th Avenue, New York, NY 10028

**3:30 pm - 4:45 pm**

Presentation - U.S. Art Market and Illicit Financing

*Conference participants learn how the U.S. art market operates and how criminals exploit this market for illicit purposes, like money laundering. The presentation explains how financial institutions and professionals are working to combat this illicit activity and how new tools are empowering law enforcement to better police illicit financing.*

Speakers include:

- Norah Yahya, Chief Government Affairs Officer, The Metropolitan Museum of Art

**4:45 pm - 5:15 pm**

Depart the Metropolitan Museum of Art via shuttle en route to the National Hockey League (30 min)

National Hockey League | 395 9th Avenue, New York, NY 10001

**5:15 pm - 6:30 pm**

Presentation - The Business of Sports and Entertainment

*Conference participants engage in a discussion on the business operations of the NHL and what the operations of a sports team entails. Participants discuss the role of financial institutions in the NHL's business operations and how partnerships with alternative investment managers have transformed the business logistics of NHL teams.*

Speakers include:

- TBD

**6:30 pm - 7:00 pm**

Depart the National Hockey League via shuttle en route to the PUBLIC Hotel New York (30 min)

PUBLIC Hotel New York | 215 Chrystie Street, New York, NY  
10002

**7:00 pm - 7:20 pm**

Break

**7:20 pm - 7:30 pm**

Depart the PUBLIC Hotel New York via walking en route to Bar  
Mercer (10 min)

Bar Mercer | 25 W Houston Street, New York, NY 10012

**7:30 pm - 9:00 pm**

Dinner - Financial Industry from the Viewpoint of a Financial  
Reporter

*Dan Calruso, over dinner, discusses his time as a financial journalist. The discussion focuses on the way the financial services industry has changed over the past decades and what he sees for the future of the industry. Additionally, Dan will discuss the importance of financial reporting and its relationship to the broader financial services industry.*

Speakers include:

- Dan Calruso, Finance Chief, Wall Street Journal

**9:00 pm - 9:10 pm**

Depart Bar Mercer via walking en route to the PUBLIC Hotel New  
York (10 min)

PUBLIC Hotel New York | 215 Chrystie Street, New York, NY  
10002

**Thursday, April 9, 2026**

**BREAKFAST ON YOUR OWN**

Breakfast is available in the Louis from 7:00 am - 11:00 am

\*\*Located on the ground level\*\*

***\*\*Business Casual attire. Please bring a government ID.***

- 8:10 am - 8:25 am** Attendees meet in the hotel lobby to depart for S&P Global.
- 8:25 am - 8:45 am** Depart the PUBLIC Hotel New York via shuttle en route to S&P Global (20 min)
- S&P Global | 55 Water Street, New York, NY 10041
- 8:45 am - 9:30 am** Presentation and Discussion - Financial Product Ratings and Research
- Conference participants engage in a discussion with Paul Gruenwald and Craig Parmelee about how financial products receive ratings and how that information is used by the broader financial ecosystem. Additionally, the panelists discuss what information is important for research purposes and how research is used by investment professionals.*
- Speakers include:
- Paul Gruenwald, Chief Economist, S&P Global
  - Craig Parmelee, Global Head of Analytic Quality and Validation, S&P Global
- 9:30 am - 10:00 am** Presentation and Discussion - Market Indices and their Economic Implications
- Deborah Revesz and Hamish Preston walk conference participants through the make up of an index. The discussion highlights the importance of market indices, how they affect economic decisions, and their role in the investment management industry.*
- Speakers include:

- Deborah Revesz, Associate General Counsel of the Americas, S&P Global
- Hamish Preston, Head of US Equities, S&P Global

**10:00 am - 10:30 am** Depart S&P Global via shuttle en route to the PUBLIC Hotel New York (30 min)

PUBLIC Hotel New York | 215 Chrystie Street, New York, NY 10002

*All conference panels at the PUBLIC Hotel will take place in the SAL I and II Room in the hotel.*

**10:30 am - 11:30 am** Presentation and Discussion - The Role of Alternative Investments in the Portfolios of Pensions, Foundations, and Endowments

*The panel discusses the vital role alternative investments play in the portfolios of allocators like pensions, foundations, and endowments, and will provide firsthand experience and insight into how diversification helps to fund retirements, college scholarships, and public initiatives.*

Speakers include:

- Ron Alquist, Managing Director of Research, Managed Funds Association (MFA)

**11:30 am - 12:30 pm** Presentation and Discussion - Global Adoption of Stablecoins

*Nilmini Rubin and Gregg Bell provide an overview of stablecoins and their use cases for international monetary purposes. Conference participants converse with Ms. Rubin and Mr. Bell about how stablecoins are being adopted internationally, how this new product is impacting the global payment ecosystem, and the implications for the U.S. economy.*

*Lunch provided during the presentation.*

Speakers Include:

- Nilmini Rubin, Chief Policy Officer, Hedera
- Gregg Bell, Chief Investment Officer, Hashgraph

**12:30 pm - 1:30 pm** Presentation and Discussion - Financial Crimes and Law Enforcement

*Conference participants discuss how financial crimes are perpetuated, the cost of these crimes on the U.S. economy, and the*

*tactics used by law enforcement to apprehend criminals. The discussion focuses on the various ways criminals exploit vulnerabilities to launder money, finance illicit activities, manipulate markets, insider trade, and embezzle money.*

Speakers Include:

- White Collar Crime Experts from FBI's New York City Field Office (Request sent to Christopher Vito, Congressional Affairs Specialist and Regional Liaison Program Manager, Federal Bureau of Investigation (FBI))

**1:30 pm - 2:00 pm**

Depart the PUBLIC Hotel New York via shuttle en route to Zurich (30 min)

Zurich | 150 Greenwich Street, New York, NY 10007

**2:00 pm - 3:15 pm**

Presentation and Discussion - The Evolving Nature of Risk

*Conference participants are provided a brief overview of the evolution of risk, specifically in the context of insurance. Participants will also engage with speakers in a discussion of existing government programs that address unique risks and their importance.*

Speakers Include:

- Heather Fox, President of U.S. National Accounts, Zurich North America
- Kara Higginbotham, Professional Liability and Cyber for U.S. National Accounts, Zurich North America
- Eric Goldberg, Department Vice President and Counsel, American Property Casualty Insurance Association (APCIA)

**3:15 pm - 3:30 pm**

Depart Zurich via shuttle en route to the New York Stock Exchange (30 min)

New York Stock Exchange | 11 Wall Street, New York, NY 10005

**3:30 pm - 4:45 pm**

Tour of the New York Stock Exchange

*Participants are given a tour on the floor of the New York Stock Exchange, witnessing what the end of a trading day looks like.*

**4:45 pm - 5:30 pm**

Presentation and Discussion - Evolution of U.S. Capital Markets

*Conference participants engage with experts to discuss how U.S. capital markets have evolved over the past two decades and expected*

*changes to U.S. capital markets in the 21st century. Experts highlight how capital markets and exchanges are adapting to an increasingly digital world and how new financial products are changing the operations of public equity and debt exchanges.*

Speakers Include:

- Timothy Reilly, Head of Exchange Traded Solutions, NYSE Group
- Patrick Troy, Senior Director and Associate General Counsel, NYSE Group

**5:30 pm - 6:00 pm**

Depart the New York Stock Exchange via shuttle en route to Sweet Pickle Books (30 min)

Sweet Pickle Books | 47 Orchard Street, New York, NY 10002

**6:00 pm - 6:45 pm**

Discussion - Small Business Experience of the Financial System

*Leigh Altshuler details the evolution of her small business from its formation, showcasing the multifaceted interactions between the financial system and small business owners. Ms. Altshuler provides a critical view of how financial institutions interact with small businesses, giving participants a firsthand experience of how the financial system can help small businesses thrive, and what policies are needed to better support them.*

Speakers Include:

- Leigh Altshuler, Owner, Sweet Pickle Books

**6:45 pm - 7:00 pm**

Depart Sweet Pickle Books via walking en route to the PUBLIC Hotel New York (15 min)

PUBLIC Hotel New York | 215 Chrystie Street, New York, NY 10002

**7:00 pm - 7:20 pm**

Break

**7:20 pm - 7:30 pm**

Depart the PUBLIC Hotel New York via walking en route to Jack's Wife Freda (10 min)

Jack's Wife Freda | 226 Lafayette Street, New York, NY 10012

**7:30 pm - 9:00 pm**

Dinner - Center Forward Financial Services Conference Recap

*Riley Kilburg recaps the conference by providing a synopsis of the programming. The conversation also explores the insights and perspectives on fostering bipartisan solutions in financial services. Mr. Kilburg reflects on what the conference participants learned about payment systems, fraud and scams, adaptations occurring in U.S. banking institutions, the insurance market, the evolving nature of investing, and U.S. capital markets, and he highlights how this knowledge can be used to craft effective policy that empowers their constituents financially.*

Speakers include:

- Riley Kilburg, Executive Director, Center Forward

**9:00 pm - 9:10 pm**

Depart Jack's Wife Freda via walking en route to the PUBLIC Hotel New York (10 min)

PUBLIC Hotel New York | 215 Chrystie Street, New York, NY 10002

**Friday, April 10, 2026**

**11:15 am - 12:10 am** Staff depart PUBLIC Hotel New York via shuttle en route to New York Penn Station (55 min)

Penn Station | 350 W 33rd Street, New York, NY 10001

**12:10 pm** Staff depart New York Penn Station

Northeast Regional Train #131 | 3 h 35 min train time

**3:45 pm** Staff arrives at Union Station