

CHI CHI WU

EXPERIENCE

NATIONAL CONSUMER LAW CENTER (NCLC)

Boston, MA

Director of Consumer Reporting and Data Advocacy

Senior Attorney

Staff Attorney

June 2025 - present

February 2023 – June 2025

March 2001 – February 2023

- Effective and experienced advocate for consumer and economic justice, fighting to protect families and their finances from greed, exploitation, and unfair practices by big corporations and financial predators.
- Leading subject matter expert with deep substantive and technical knowledge in consumer credit issues, including credit reporting, credit cards, medical debt, and tenant consumer protections.
- Author of policy and investigative reports such as:
 - [Past Imperfect: How Credit Scores “Bake In” and Perpetuate Past Discrimination](#) (2024)
 - [Even the Catch-22s Come With Catch-22s: Potential Harms & Drawbacks of Rent Reporting](#) (2024)
 - [Digital Denials: How Abuse, Bias, and Lack of Transparency in Tenant Screening Harm Renters](#) (2023)
 - [Automated Injustice Redux: Ten Years After a Key Report, Consumers Are Still Frustrated Trying to Fix Credit Reporting Errors](#) (2019) and [Automated Injustice](#) (2009)
 - [Deceptive Bargain: The Hidden Time Bomb of Deferred Interest Credit Cards](#) (2015)
- Lead author of the widely-used legal treatise [Fair Credit Reporting](#); contributing author for [Truth in Lending](#) and [Consumer Credit Regulation](#). As lead author, I served as project manager, supervising and coordinating the work of a team of other authors.
- Conducted trainings and presentations on consumer law issues at conferences, summits, webinars, and meetings. Organized three to five panels per year for National Consumer Law Center annual conference. Recent presentations include:
 - Keynote Speech: What’s Credit Got to Do With It? The Rule of Credit Scores in Impeding Fair Housing (Fair Housing Center of Central Indiana Annual Conference, April 2025).
 - Medical Debt & Health Equity in MA: What You Need to Know (Atrius Health Equity Foundation, April 2025).
 - Credit Card Dispute Rights (Social Law: Consumer Law Essentials, March 18, 2025).
- Testified before Congress and state legislatures; submitted written testimony and drafted advocacy letters, including:
 - Hearing before the House Task Force on Financial Technology “[Preserving the Right of Consumers to Access Personal Financial Data](#),” September 21, 2021
 - Hearing before the House Financial Services Committee: “[A Biased, Broken System: Examining Proposals to Overhaul Credit Reporting to Achieve Equity](#),” June 29, 2021
 - [Response to Senate Banking Committee’s Call for Feedback on Data Privacy, Protection, and Collection](#), March 15, 2019.
- Authored administrative comments in proceedings before the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission, and federal banking regulators, such as:

- [Comments Supporting CFPB Proposal to Ban Medical Debt From Credit Reports](#), August 2024.
- [Comments to the CFPB's Request for Information Regarding Data Brokers](#), July 14, 2023.
- Served as a resource to numerous media outlets, including the New York Times, National Public Radio, Wall Street Journal, Washington Post, Boston Globe, Politico, and Consumer Reports.

EDUCATION Harvard Law School, J.D. cum laude
 The Johns Hopkins University, B.A.

AFFILIATIONS (for identification purposes only)

Chair, Steering Committee, Brookline Asian American Family Network
Brookline Town Meeting Member
Commissioner, Massachusetts Judicial Nominating Commission (2015-2019)
Consumer Advisory Board, Consumer Financial Protection Bureau (2016-2017)