



**Mallory Duncan, Senior Vice President, General Counsel
National Retail Federation**

Mallory Duncan is senior vice president and general counsel at the National Retail Federation. He is responsible for coordinating strategic legislative and regulatory initiatives involving customer data privacy, bankruptcy, fair credit reporting and truth-in-lending, and as a member of NRF's executive staff he is responsible for the execution of NRF's strategic mission. He regularly testifies on Capitol Hill and has appeared before numerous regulatory bodies, business, and consumer groups.

Prior to joining NRF, Duncan served as corporate counsel in the Washington office of J. C. Penney Company, Inc., where he advised stores and headquarters on federal and state legislative and regulatory issues. Duncan was an attorney advisor in the Office of Policy Planning at the Federal Trade Commission and was previously associated with the law firm of Sutherland, Asbill & Brennan.

He has served on the boards of several non-profit organizations throughout his legal career, including the National Hospice Foundation. His publications include the Federal Trade Commission's Policy Guidance on Civil Penalties and co-authorship with Anne P. Fortney of "Fair Credit Reporting Act Creates New Duties for Employers," *Credit World*, May/June 1998.

Duncan is a graduate of Pomona College and Yale Law School.