
WINNIE F. TAYLOR

BROOKLYN LAW SCHOOL
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ACADEMIC APPOINTMENT

BROOKLYN LAW SCHOOL, BROOKLYN, NY

Professor of Law, 2008 to present.

Courses

Contracts; Consumer Law; Commercial Transactions: Sales & International Sales.

EDUCATION

LL.M., UNIVERSITY OF WISCONSIN SCHOOL OF LAW, Madison, WI, 1979, Consumer Protection.

J.D., STATE UNIVERSITY OF NEW YORK SCHOOL OF LAW AT BUFFALO, 1975, Award for Excellence in Trial Practice.

B.A., GRAMBLING STATE UNIVERSITY, Grambling, Louisiana, 1972, Summa Cum Laude, Political Science.

OTHER PROFESSIONAL EXPERIENCE

ACADEMIC APPOINTMENTS

CORNELL UNIVERSITY LAW SCHOOL, ITHACA, NY

Emeritus Professor of Law, 2007 to present.

Professor of Law, 1990-2007; Visiting Professor, 1989-1990.

(First woman of color to receive tenure at Cornell Law School, 1990.)

Courses Taught

Contracts; Commercial Law; Consumer Law; International Sales Law; Employment Discrimination; Street Law (Seminar in conjunction with a maximum security prison); International Sales Law in Cornell Law School's Summer Institute of International and Comparative Law in Paris, France.

CORNELL UNIVERSITY, ITHACA, NY

Associate Provost, 1996-1999.

Responsible for creating and shaping university policy as it relates to faculty development and enhancement, diversity issues, academic programs, regulatory compliance, and recruiting. Worked

closely with the Provost, reported directly to the President, and updated the Board of Trustees annually on the university's progress toward becoming a more pluralistic educational community that values persons of diverse backgrounds, cultures, races, experiences, and gender.

UNIVERSITY OF FLORIDA, LEVIN COLLEGE OF LAW, GAINESVILLE, FL

Professor of Law, 1984-90; Associate Professor of Law, 1982-1984; Assistant Professor of Law, 1979-1982.

VISITING PROFESSOR

BROOKLYN LAW SCHOOL, Brooklyn, NY, 2007-2008.

DEPAUL LAW SCHOOL, Chicago, IL, 2005-2006.

UNIVERSITY OF UTAH, S.J. QUINNEY COLLEGE OF LAW, Salt Lake City, UT, Fall 1986.

BRIGHAM YOUNG UNIVERSITY LAW SCHOOL, Provo, UT, Summer 1986.

UNIVERSITY OF CALIFORNIA, HASTINGS COLLEGE OF LAW, San Francisco, CA, 1984-1985.

LAW FELLOW

UNIVERSITY OF WISCONSIN LAW SCHOOL, Madison, WI, 1977-1979 (William H. Hastie Fellowship).

ATTORNEY

HARRIS, BEACH, WILCOX, RUBIN & LEVEY, Rochester, NY, 1975-77.

CONSULTANT**FAIR LENDING AND WORKPLACE EQUITY, 1978-PRESENT**

Counsels financial institutions and affiliated trade organizations on compliance with consumer banking and equal employment opportunity laws, including the Equal Credit Opportunity Act (ECOA), its implementing regulation, Regulation B, and Title VII of the 1964 Civil Rights Act, as amended.

In 47 of 50 states, advised lenders and employers, including the American Bankers Association, Credit Union National Association (CUNA), numerous individual banks, credit unions, and state Credit Union Leagues, on credit and workplace equity issues.

Taught for over twenty-five years in Credit Union National Association's Regulatory Compliance Schools on equal employment and credit opportunity laws.

Taught for many years in the American Bankers Association's National Compliance and National Graduate Compliance Schools on consumer banking issues.

RWANDA, 2006 - 2010

Assisted Professors Robert Summers of Cornell University and Don Wallace of Georgetown University with the drafting of a new code of contract law for Rwanda that would replace a part of an existing civil law code.

In 2008, provided training in Kigali, Rwanda, for Commercial Court judges on the newly proposed common law code of contract law as part of Rwanda's commercial law reform project.

In 2010, the Rwandan legislature adopted a modified version of the proposed common law code of contract law.

FEDERAL TRADE COMMISSION, 2008

Trained attorneys in the FTC's newly established Division of Financial Practices (DFP) on Fair Lending issues and the Equal Credit Opportunity Act. The DFP's goal is to cultivate a highly-trained group of attorneys who understand and can effectively respond to emerging financial services issues for consumers.

PUBLICATIONS**ARTICLES**

Eliminating Racial Discrimination in the Subprime Mortgage Market: Proposals for Fair Lending Reform, (Symposium: Getting it Right: Government's Role in Housing and Economic Development) 18 BROOKLYN LAW SCHOOL JOURNAL OF LAW & POLICY, 2009.

Street Law, 29 CORNELL LAW FORUM, 2002.

A Trustworthy Lawyer, 19 CORNELL LAW FORUM, 1996.

The ABC's of Regulation B: A Sign of the Times, 3 WEST VIRGINIA BANKER, 1988.

Regulation B's Spousal Signature Rules and Community Property States: A Creditor Collection Dilemma, BANK COMPLIANCE, 1984.

The Equal Credit Opportunity Act's Spousal Co-signature Rules and Community Property States: Regulatory Haywire, 37 SOUTHWESTERN L.J. 1039 (1984).

The Equal Credit Opportunity Act's Spousal Co-signature Rules: Suretyship Contracts in Separate Property States, 48 ALBANY L. REV. 382 (1984).

Meeting the Equal Credit Opportunity Act's Specificity Requirement: Judgmental and Statistical Scoring Systems, BUFFALO L. REV. 73 (1980). Reprinted in Corporate Counsel's Annual, Matthew Bender (1981).

Managing Your Credit Risks: Questions Frequently Asked About Compliance with the ECOA, DIMENSIONS (1979).

BOOKS

THE EQUAL CREDIT OPPORTUNITY ACT: WHAT CREDIT UNIONS SHOULD KNOW (1981).

WORKS IN PROGRESS

"Proving Racial Discrimination and Monitoring Fair Lending Compliance: The Missing Data Problem in Nonmortgage Credit," (forthcoming).

"Objective Inequality?: Credit Scoring Systems and Disparate Impact Discrimination," (forthcoming).

"Equal Credit Opportunity Act Prohibitions and Bankruptcy Law: The Credit Denial Paradox," (forthcoming).

"Disparate Treatment Theory and Fair Lending Cases: A Response To Judge Posner," (forthcoming).

SELECTED PRESENTATIONS

"The Proposed "Common Law Code" Of Contract Law For Rwanda," Harvard Law School, February 2010.

"Equal Employment Opportunity Update," Webinar, Credit Union National Association, March 2010.

"Proposals For Fair Lending Reform," Edward V. Sparer Symposium: Getting It Right: Government's Role in Housing and Economic Development, March 2009.

"Small Classes: Teaching Challenges & Opportunities," Panelist, Brooklyn Law School, September 2009.

"Comparative Contract Law: Common Law and Civil Law Legal Systems," Kagali, Rwanda, Commercial Law Reform Project, January 2008.

"Remembering Martin Luther King, Jr.: Implications For Lawyers," Cornell Law School, January 2008.

"Workplace Sexual Harassment," Webinar, Credit Union National Association, March 2008.

"Training Supreme Court Judges In Rwanda: The Proposed "Common Law Code" for Contract Law," Brooklyn Law School: Brown Bag—Dennis J. Block Center for the Study of International Business Law, March 2008.

"The Equal Credit Opportunity Act and Regulation B, A Primer For FTC Attorneys," Federal Trade Commission, Washington, D.C., November 2008.

"Employment Law: Management Essentials for Supervisors," CUNA—Human Resource Management Conference, San Diego, California, 2007.

"The Implications of Credit Scoring and Risk-Based Lending on the Equal Credit Opportunity Act," Pennsylvania Credit Union League, State College, PA, 2007.

"Contemporary Problems in Employment Discrimination Law: Case Studies from the Credit Union Workplace," Wisconsin Credit Union League, Madison, Wisconsin, August 2006.

"Gender Inequality in Education: General Issues and Approaches in Africa—A Response." Women and Higher Education in Africa: Engendering Human Capital and Upgrading Human Rights to Schooling, CEPARRED & PIDI Conference, Cornell University, March 2006.

"Employment Law: Management Essentials for Supervisors." Credit Union National Association Human Resource Management Conference, St. Pete Beach, Fla., March 2006.

"Credit Scoring Systems and Objective Unfairness: Proving Disparate Impact Discrimination in the Technological Era." Teaching Consumer Law Conference, University of Houston Law Center, May 2005.

PROFESSIONAL ACTIVITIES AND SELECTED MEMBERSHIPS

BEDFORD STUYVESANT COMMUNITY LEGAL SERVICES BOARD OF DIRECTORS: Appointed 2011.

AMERICAN LAW INSTITUTE, 2004 - present.

SOCIETY OF AMERICAN LAW TEACHERS.

LAW AND SOCIETY.

AMERICAN BAR ASSOCIATION, UNIFORM COMMERCIAL CODE COMMITTEE.

CITY OF ITHACA AFFIRMATIVE ACTION ADVISORY COMMITTEE, 1999-2005: Appointed by the Mayor.

AALS COMMITTEE ON PROFESSIONAL DEVELOPMENT AND PLANNING, 1991-1995.

THE FEDERAL RESERVE BANK OF ATLANTA (1988-1990): Appointed by the Federal Reserve Board to serve as a board member of the Jacksonville, Florida, branch. Elected Chair of the Board (December, 1989). Federal Reserve Board, Consumer Advisory Council, 1983-1985.

SPECIAL AWARDS AND PUBLIC SERVICE

Distinguished Alumna Award for Public Service, SUNY at Buffalo Law Alumni Association, 1994.

Hall of Fame, Grambling State University, Grambling, Louisiana, 1989.

Member, Delta Sigma Theta Public Service Sorority, Inc.