

About the Authors

Mark Budnitz is a law professor at Georgia State University College of Law. He was an attorney at Community Legal Assistance Office (Cambridge, MA) and Greater Boston Legal Services, and was the Executive Director of the National Consumer Law Center from 1975–1979. His publications include *The Law of Lender Liability, Counseling and Representing Financially Distressed Businesses*, and numerous law review articles on consumer payment systems. He is on the Board of Directors of Atlanta Legal Aid Society and the National Consumer Law Center, is a member of the American Law Institute, and formerly was a member of the Federal Reserve Board Consumer Advisory Council.

Margot Saunders is the Managing Attorney of NCLC's Washington, DC, Office, and her specializations include electronic commerce, E-Sign and UETA, EBT, and EFT 99. She is the author or co-author of *Access to Utility Service* (2001), *Energy and the Poor* (1995), *Tenants' Rights to Utility Service* (1994), and *The Manual on Water Affordability Programs* (1998). She is a former member of the FRB's Consumer Advisory Council and the American Water Works Association Public Advisory Forum, a former consumer specialist for North Carolina Legal Services, and a recipient of the Vern Countryman Award.

Amy Marshall Mix is an Equal Justice Works (formerly NAPIL) Fellow and an attorney in NCLC's Washington Office. She is focusing her fellowship on protecting low-income consumers in the electronic marketplace.