

Valerie Hayes
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Valerie Hayes is Corporate Counsel and Vice President of Legal and Government Affairs for ACA International. Valerie oversees ACA's legal department, compliance department, complaint resolution program and ACA's government affairs initiatives. She has written numerous articles and given multiple seminars on the Fair Debt Collection Practices Act, Fair Credit Reporting Act, state collection laws, electronic transactions and multiple other topics.

She began working with ACA after graduating from Hamline University School of Law in St. Paul, Minnesota. She received her Bachelor of Arts in Psychology from Boston University.

Valerie was named a 2008 Top Woman in Finance by *Finance and Commerce*. This honor recognizes women who have made significant contributions in the financial business arena.