

## FinTech

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Hudson Cook, LLP provides transactional, regulatory, compliance, and operations support services to clients innovating in the financial services and technology industries. We assist our FinTech clients, including investors in FinTech, with analysis of state licensing requirements applicable to brokering, marketing, purchasing, and servicing of online loans, the review and establishment of partnerships with depository institutions and technology companies, development of alternative lending and mobile and online payment platforms, and compliance advice around the myriad of consumer credit laws, as well as privacy and data security laws, applicable to technology companies engaged in financial services. Our FinTech practice provides legal services to a variety of clients, including internet lenders, lead generators, money transmitters and other money services businesses, open- or closed-end business credit providers, payment processors and other third-party service providers. We also advise traditional financial institutions on how to mitigate risk and leverage partnerships with innovative technology service providers in compliance with evolving state and federal regulatory regimes and federal bank regulatory guidance concerning management of third-party risks.

Lawyers in our FinTech practice area provide clients with federal and state compliance advice and analysis on:

- State consumer credit laws, installment sales laws and commercial lending laws
- State usury statutes, interest statutes, finance lender laws and small loan laws
- State and federal data protection and privacy laws
- State money transmitter and money services business licensing laws
- Dodd-Frank Wall Street Reform and Consumer Protection Act
- Electronic Fund Transfer Act and Regulation E
- Electronic Signatures in Global and National Commerce Act

- Uniform Electronic Transactions Act
- Equal Credit Opportunity Act and Regulation B
- Fair Debt Collection Practices Act and state collection practices acts
- Federal Trade Commission Act
- Federal Trade Commission Credit Practices Rule
- Gramm-Leach-Bliley Act and the Privacy and Safeguards Rules
- Military Lending Act, Servicemembers Civil Relief Act and comparable state laws
- OFAC/USA PATRIOT Act
- Bank Secrecy Act /anti-money laundering laws and FinCEN regulations
- Truth in Lending Act and Regulation Z

## Attorneys Practicing in this Area



**Michael A. Benoit**

Partner

202.327.9705  
mbenoit@hudco.com



**Catherine M. "Cathy" Brennan**

Partner

410.865.5405  
cbrennan@hudco.com



**Thomas J. Buiteweg**

Partner

734.369.2786  
tbuiteweg@hudco.com



**Anastasia V. Caton**

Partner

202.715.2001  
acaton@hudco.com



**Dana Clarke**

Partner

714.263.0427  
dclarke@hudco.com



**Patricia E.M. Covington**

Partner

804.212.1201  
pcovington@hudco.com





### **Katherine C. Fisher**

Partner

410.782.2356  
kfisher@hudco.com



### **Robert F. Gage**

Partner

734.369.4456  
rgage@hudco.com



### **David Hicks**

Partner

423.490.7565  
dhicks@hudco.com



### **Justin B. Hosie**

Partner

423.490.7564  
jhosie@hudco.com



### **Eric L. Johnson**

Partner

405.602.3812  
ejohnson@hudco.com



### **H. Blake Sims**

Partner

423.490.7563  
bsims@hudco.com



### **Tracy Wang**

Associate

410-782-2340  
twang@hudco.com



### **Latif Zaman**

Partner

410.782.2346  
lzaman@hudco.com



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Celebrating its 25th anniversary in 2022, Hudson Cook, LLP is a national law firm representing the financial services industry in compliance, privacy, litigation, regulatory and enforcement matters.

7037 Ridge Road, Suite 300, Hanover, Maryland 21076  
410.684.3200

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