



Consumer Financial Services

Welcome to Hinshaw's Consumer Financial Services group. Our three main areas of experience—mortgage servicing and lender litigation; consumer law and class action defense; and regulatory and compliance counseling—can be found at the links below along with a link to our consumer finance blog [Consumer Crossroads](#).

Our Client Service Philosophy

We deliver effective and efficient legal solutions. That means we want to get to know you, your culture, your business and your goals. Understanding your business allows us to tailor our service to your particular needs and objectives.

We work with a variety of industry participants engaged in all phases of consumer financial services, including lenders, servicers and collectors. Our experience includes:

- [Mortgage Servicing and Lending](#)
- [Regulatory and Compliance Counseling](#)
- [Consumer and Class Action Defense](#)

Thought Leadership

Following industry trends and breaking news that impacts your business—and providing you with analysis of how this impacts you is a priority for us.

- We blog at [Consumer Crossroads](#), and also publish a newsletter and client alerts. Our blog is our online community. We invite you to follow the conversation by subscribing at www.hinshawcfs.com.
- We also provide a [50 State Guide on Student Loan Servicing Regulations](#) - now in its Fifth Edition - which informs readers of the laws specific to the student loan servicing industry by providing state-by-state summaries of legislation, an overview of who is impacted, the process for licensure, servicer's duties and prohibitions, and the state's enforcement powers.

News

[Brian McGrath Selected for Crain's New York Business 2024 Notable LGBTQIA+ Leaders](#)
June 24, 2024

[Lauren Campisi Featured on October Research's "Keys to Real Estate" Podcast: Fishing for Answers About Chevron Deference](#)
June 19, 2024

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Elaine M. Carey
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Michael Danon
Marissa I. Delinks
Gary E. Devlin
Bradley L. Dunn
Bonnie E. Dye
Hayden B. Farmer
Barbara Fernandez



[Gregg Stevens and Aimee Szygenda Review Eleventh Circuit FCRA Ruling in ABA Business Law Section Newsletter](#)

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[2024 Edition of Chambers USA Recognizes Hinshaw for its Insurance, Aviation, and Financial Services Practices](#)

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[Fernando Rivera-Maissonet Selected to Participate in the ABA's 2024 Collaborative Bar Leadership Academy](#)

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[Hinshaw Adds Experienced Financial Services Partner Ellis Oster in New York](#)

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[Hinshaw Makes Waves—and the Airwaves—at the Recent General Counsel Conference Midwest 2024](#)

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[Hinshaw Boosts West Coast Capabilities With Addition of Two Partners in Los Angeles](#)

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[Ahmad Mango Reviews Islamic Finance Principles and Real Estate Opportunities in Florida](#)

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[David Schultz Analyzes in ARM Compliance Digest: State Appeals Court Affirms Ruling for Defendant in FDCPA Class Action](#)

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[Vaishali Rao Analyzes in ARM Compliance Digest: FTC Takes Steps to Protect Consumers from AI Deepfakes](#)

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[Gregg Stevens Joins Hinshaw as a Consumer Financial Services Partner in Dallas](#)

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[David Schultz Analyzes in ARM Compliance Digest: Judge Grants MTD in FDCPA Case Over Potentially Incorrect Balance in Underlying Collection Suit](#)

February 27, 2024

[Three Hinshaw Partners Selected to Crain's Chicago 2024 Notable Women in Law](#)

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[David Schultz Analyzes in ARM Compliance Digest: Judge Rules Maine FCRA Partially Preempted by Federal Law](#)

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[Hinshaw Adds Experienced Financial Services Litigator in New York](#)

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[David Schultz and Justin Penn Re-Elected as CRC 2024 Legal Advisory Board Members](#)

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Jennifer L. Fisher

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[Law360 2024 Preview: Barbara Fernandez Anticipates Additional Client Service Opportunities in South Florida](#)

January 2, 2024

[Hinshaw Elects Eleven New Partners in Seven Offices](#)

January 2, 2024

[Hinshaw Client Success Named Among "10 Most Popular Daily Decision Articles of 2023" by the Association of Credit and Collection Professionals \(ACA\)](#)

December 20, 2023

[Hinshaw Adds Privacy, Cybersecurity, and Artificial Intelligence Regulatory Partner in New York](#)

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[Hinshaw Partner Vaishali Rao Selected for Chicago Lawyer's 2023 Top Women in Law Awards](#)

December 8, 2023

[David Schultz Analyzes in ARM Compliance Digest: Appeals Court Reverses Ruling on FCRA Damages](#)

November 27, 2023

[Hinshaw Recognized as "Distinguished in Litigation" in BTI Consulting's Litigation Outlook 2024 Survey](#)

November 16, 2023

[Fernando C. Rivera-Maissonet Appointed Chair of the Hispanic National Bar Association's Business Law Section](#)

October 4, 2023

[101 Hinshaw Lawyers Recognized in 2024 Editions of Best Lawyers in America and Ones to Watch](#)

August 17, 2023

[Appellate Spotlight: Seventh Circuit Confirms Dismissal of FDCPA Case on Article III Standing Grounds](#)

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[Vaishali Rao Discusses in MarketWatch the CFPB's Attempt to Invalidate an Educational Company's Income-Share Agreements](#)

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[Appellate Spotlight: David Hanus and Brett Larsen Secure Win at the Tenth Circuit](#)

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[Ben Raindorf and April Villaverde Appointed Co-Partners-in-Charge of Hinshaw's New Jersey Office](#)

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[Trial Spotlight: Hinshaw Prevails on the Merits in Rare FDCPA Hunstein Class Action Case](#)

July 25, 2023

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David Schultz Analyzes in ARM Compliance Digest: Appeals Court Upholds Reasonableness of Dispute Investigation in FCRA Case

July 20, 2023

Hinshaw Expands Consumer Financial Services Practice with Two Partners and a Senior Counsel

July 12, 2023

Ruddy Abam Named to National Bar Association Advancement Academy for Excellence

June 29, 2023

David Schultz Analyzes in ARM Compliance Digest: Appeals Court Rules One Ringless Voice Message is Sufficient for Plaintiff to Have Article III Standing

June 21, 2023

Samuel Bodurtha and April Villaverde Recognized as 2023 Client Service All-Stars by BTI Consulting

June 13, 2023

Brian McGrath Selected to Crain's New York Business List of 2023 Notable LGBTQIA+ Leaders

June 7, 2023

David Schultz Analyzes in ARM Compliance Digest: Judge Denies MTD in TCPA Class Action Even Though Plaintiff Pressed 'Two'

May 24, 2023

Appellate Spotlight: Wisconsin Court of Appeals Affirms Trial Court Order Granting Motion To Compel Arbitration

April 26, 2023

Trial Spotlight: Securing Two Favorable Rulings in Wisconsin Circuit Court in Cases Involving Consumer Protection Claims

April 25, 2023

Jessica A. Riley Profiled by Dallas Association of Young Lawyers as "One to Watch"

April 18, 2023

Appellate Spotlight: Ninth Circuit Affirms Summary Judgment Win by Law Firm in FCRA Class Action Case

March 22, 2023

Vaishali Rao Quoted in Several Leading Business Publications Regarding Oral Arguments in SCOTUS Student Loan Forgiveness Cases

March 3, 2023

Vaishali Rao Discusses in Fortune Magazine Two Legal Challenges to President Biden's Student Loan Forgiveness Program

February 21, 2023

Brian McGrath Discusses the Impact of the New York Foreclosure Abuse Prevention Act on Homeowners

February 13, 2023

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C. Charles Townsend

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Brian S. Whittemore

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Related Services

Biometric Information Privacy Act

Consumer and Class Action Defense

Mortgage Servicing and Lender Litigation

Privacy, Security & Artificial Intelligence

Regulatory and Compliance Counseling

Sustainability & ESG

The Telephone Consumer Protection Act

Video Privacy Protection Act



David Schultz Analyzes in ARM Compliance Digest: Judge Denies Certification, Defendants' Motion for Summary Judgment in FDCPA Class Action

February 13, 2023

Vaishali Rao Discusses with Law360 the CFPB's Loss in Novel Redlining Case Brought Against a Mortgage Lender

February 10, 2023

Vaishali Rao Analyzes in ARM Compliance Digest: CFPB Releases Guidance on 'Tricks' Used by Companies to Keep Consumers Enrolled in Subscription Services

February 2, 2023

Hinshaw Expands Texas Presence with New Dallas Office and a Team of Financial Services Attorneys

February 1, 2023

David Schultz Analyzes in ARM Compliance Digest: Judge Grants Motion to Dismiss in FDCPA Case Over Lack of License

January 19, 2023

David Schultz Discusses Cases that Shaped the Accounts Receivable Industry in 2022

January 12, 2023

Brian McGrath Reacts to News Governor Hochul Signed the New York Foreclosure Abuse Prevention Act into Law

January 4, 2023

Hinshaw Announces Election of Eleven New Partners In Seven U.S. Offices

January 3, 2023

David Schultz Analyzes in ARM Compliance Digest: Judge Grants Motion for Summary Judgment for Defendant in FCRA Case Over Disputed Debt Investigation

December 23, 2022

Brian McGrath Praises New York Court of Appeals Decision in Fannie Mae Foreclosure Case

December 21, 2022

In Auto Finance News Story, Dustin Alonzo Discusses New Commercial Financing Disclosure Regulations

December 14, 2022

Fernando C. Rivera-Maissonet Appointed Vice-Chair of the Business Law Section of the Hispanic National Bar Association

December 13, 2022

David Schultz Analyzes in ARM Compliance Digest: Appeals Court Tosses TCPA Case Based on Footnote in Facebook Ruling

December 5, 2022

Akeela White Analyzes a FCRA Case Decision Regarding Reasonable Investigation in ARM Compliance Digest

November 16, 2022

David Schultz Analyzes in ARM Compliance Digest: Judge Certifies Class Against Defaulted Defendant in FDCPA Case

November 7, 2022

David Schultz and Todd Stelter Co-Author Chapter in IICLE Handbook on Creditors' Rights

October 24, 2022

David Schultz Analyzes in ARM Compliance Digest: Multiple 'Misleading' Disputes Leads Judge to Grant MSJ for Defendant in FDCPA, FCRA Case

October 19, 2022



[Financial Services Partner Joins Hinshaw in New Jersey](#)
October 11, 2022

[Vaishali Rao and Sarah E. King Co-Author Chapter in the American Bar Association's State Consumer Protection Law Treatise](#)
October 10, 2022

[Hinshaw Partner Ben Raindorf Selected Among Mentor Honorees in 2022 New Jersey Law Journal Legal Awards](#)
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[Law360 Byline Discusses Eleventh Circuit Ruling on Article III Standing Requirements](#)
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[Stephanie Laird Tolson Elected to Southwest Association of Bank Counsel Board of Directors](#)
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[David Schultz Analyzes in ARM Compliance Digest: Pair of NDIL Hunstein Cases Remanded Back to State Court for Lack of Standing](#)
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[Akeela White Provides 8 Consumer Protection Tips for Financial Service Companies](#)
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[John Ryan Discusses Privacy and Security Issues Associated with Facial Recognition Software](#)
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[David Schultz Analyzes in ARM Compliance Digest: Appeals Court Affirms Rulings for Defendant in FCRA Cases](#)
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[Eighty-Seven Hinshaw Lawyers Recognized in 2023 Editions of Best Lawyers in America and Ones to Watch](#)
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[David Schultz Analyzes in ARM Compliance Digest: Appeals Court Vacates Certification, Settlement in TCPA Case](#)
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[Brian McGrath Appears on CBS New York as Governor Hochul Mulls Whether to Sign New York Foreclosure Abuse Prevention Act](#)
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[Brian McGrath Recognized as a 2022 Crain's New York Notable Diverse Leader in Law](#)
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[Akeela White Discusses CFPB Interpretative Rule on Scope of FCRA Preemption](#)
July 6, 2022

[David Schultz Analyzes in ARM Compliance Digest: Class Action Accuses Collector of Violating FDCPA via Text Message](#)
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[Jason Oliveri Analyzes Why Regulatory Priority Should Be on Artificial Intelligence Rather than Autonomous Weapons](#)
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[2022 Edition of Chambers USA Recognizes Hinshaw for its Insurance and Financial Services Practices](#)
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[Hinshaw Adds Consumer Financial Services Partner in Chicago](#)
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[Brian McGrath Analyzes New York Foreclosure Abuse Prevention Act in National Media Articles](#)
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[#AAPIHeritageMonth: Hinshaw Partner Vaishali Rao Celebrates Her Indian Roots in ACA International Member Spotlight](#)
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[Hinshaw Adds Consumer Financial Services Partner Bonnie Dye in New Orleans](#)
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[Connie Montoya Recognized as a 2022 Distinguished Filipino Woman by Philippine Consulate General in New York](#)
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[Brian McGrath Discusses Effects of New York Foreclosure Abuse Prevention Act on Lenders and Borrowers](#)
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[Hinshaw Opens DC office, Adds Consumer Financial Services Partner](#)
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[David Schultz Analyzes in ARM Compliance Digest: Judge Grants MTD in FDCPA Class Action Over Settlement Offer in Letter](#)
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[Trial Spotlight: Federal Court in Wisconsin Rules FDCPA Plaintiff Lacks Standing](#)
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[David Schultz Analyzes in ARM Compliance Digest: Appeals Court Affirms Ruling in One BFE Case, Overturns Ruling in Another](#)
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[Hinshaw Adds Veteran Financial Services Litigator in New Jersey and New York](#)
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[Vaishali Rao Discusses Federal Student Loan Forgiveness Proposals in ACA Daily Newsletter](#)
February 2, 2022

[David Schultz Analyzes in ARM Compliance Digest: Judge Sets Aside Default Against Defendant Because of COVID-19 Restrictions](#)
January 25, 2022

[David Schultz Analyzes in ARM Compliance Digest: Judge Denies MTD in FDCPA, TCPA Class Action Over Orally Made Cease Request](#)
December 22, 2021

[Hinshaw Partner Barbara Fernandez Recognized as Businesswoman of the Year by Coral Gables Chamber of Commerce](#)
November 29, 2021

[David Schultz Analyzes in ARM Compliance Digest: Judge Grants Plaintiff's Motion to Remand FDCPA Class Action Back to State Court](#)
November 23, 2021

[Hinshaw Recognized in 2022 U.S. News – Best Lawyers "Best Law Firms" Directory](#)
November 4, 2021

[David Schultz Analyzes in ARM Compliance Digest: Judge Dismisses FDCPA Case Over Inadvertent Voicemail For Lack of Standing](#)
November 1, 2021

[Hinshaw Releases Fifth Edition of "Student Loan Servicing Guide: 50 State Survey of Laws and Legislation"](#)
October 21, 2021

[David Schultz and Dana Briganti Appointed Attorney State Chairs by ACA International for 2021/2022 Term](#)
October 19, 2021



[David Schultz Analyzes in ARM Compliance Digest: Judge Grants MTD in FDCPA Case Over Alleged Conflicting, Overshadowing Language in Letter](#)

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[David Schultz Analyzes in ARM Compliance Digest: Judge Denies Competing Motions in FDCPA Case Over Debt Incurred During Political Campaign](#)

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[Vaishali Rao Discusses CFPB's Proposed New Data Collection Regime for Small Business Lenders](#)

September 7, 2021

[Hinshaw Expands in Northeast Adding New Jersey Office and Eight Lawyers](#)

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[David Schultz Analyzes in ARM Compliance Digest: Mich. Judge Grants MTD in FDCPA Case Over Credit Reporting Statement in Letter](#)

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[David Schultz Analyzes in ARM Compliance Digest: Defendant in FDCPA Barcode Case Files En Banc Petition With Appeals Court](#)

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[Lauren Campisi Analyzes in ARM Compliance Digest: Judge Grants MSJ For Agency in FCRA, FDCPA Case Over Disputed Debt](#)

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[David Schultz Analyzes in ARM Compliance Digest: Judge Grants MSJ For Defendant in FDCPA Case Over Credit Karma Report](#)

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[Dustin Alonzo Analyzes in ARM Compliance Digest: CFPB to Restart Examinations Related to Military Lending](#)

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[David Schultz Analyzes in ARM Compliance Digest: Judge Holds Debt Buyer Liable for Actions of Collector in Partially Granting Plaintiff's MSJ in FDCPA Case](#)

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[Hinshaw Partner Barbara Fernandez Profiled in DBR: the First Woman to Run Hinshaw's Miami Office](#)

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[David Schultz Analyzes in ARM Compliance Digest: Judge Grants MTD in FDCPA Case Over Settlement Language, Mentions Hunstein](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: CFPB Denies Petition From Title Lender That Argued CID Was Too Broad](#)

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[Chambers USA Recognizes Hinshaw for its Insurance and Financial Services Practices](#)

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[Trio of Hinshaw Attorneys Explore TCPA Compliance Issues and the Impact of the Supreme Court Decision in MBA Presentation](#)

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[Lauren Campisi Discusses Targeting by Congressional Democrats of Trump-Era Consumer Financial Regulations](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: Judge Grants MTD in FDCPA Case Over Process of Service During Pandemic](#)

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[Bloomberg's Making Partner in a Pandemic: Hinshaw's Brad Dunn](#)

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[Hinshaw Partner Barbara Fernandez Recognized as a 2021 Influential Business Woman by South Florida Business Journal](#)

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[David Schultz Comments on "Big Impact" SCOTUS TCPA Autodialer Decision in insideARM Article](#)

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[ACA International: David Schultz and Justin Penn Byline Reviews Oral Arguments in SCOTUS TransUnion v. Ramirez FCRA Class Certifications Case](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: CFPB Rescinds Policy on Identifying Abusive Acts or Practices](#)

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[Hinshaw Announces Selection of its Nominees for 2021 Fellowship Class and Pathfinder Program of the Leadership Council on Legal Diversity](#)

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[David Schultz Discusses SCOTUS TransUnion v Ramirez Article III Standing Case with ACA International](#)

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[Reviewing Landmark NY High Court Ruling in "Mortgage Prom" Litigation: Schuyler Kraus and Brian McGrath Provide Analysis in Law360 and American Banker](#)

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[Vaishali Rao Analyzes in ARM Compliance Digest: CFPB Announces First Enforcement Action Under New Leadership](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: Mass. AG Settles Lawsuit With Student Loan Servicer](#)

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[David Schultz Analyzes in ARM Compliance Digest: TransUnion Makes Case to Decertify Class in \\$40M FCRA Case](#)

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[Vaishali Rao Analyzes in ARM Compliance Digest: CFPB Releases Special Supervisory Highlights on Response to COVID](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: Judge Denies MTD in Case Over Healthcare Provider's Billing Practices](#)

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[Vaishali Rao Discusses in National Media Outlets the Likely Policy Preferences of Incoming CFPB Director Rohit Chopra](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: Student Loan Servicer to Pay \\$35M in Fines and Redress for Violating Consent Order](#)

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[David Schultz Analyzes in ARM Compliance Digest: CFPB, State AGs Reach \\$85M Settlement With Mortgage Servicer](#)
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[Appellate Spotlight: Eleventh Circuit Affirms Summary Judgment Win in TCPA Claim Filed by South Florida Debt Defense Attorney](#)

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[Hinshaw Bolsters Gulf Coast Presence with Two Houston Partners](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: EDNY Judge Denies MTD in FDCPA Case Over Reference to Creditor in Letter](#)

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[Hinshaw Client Success Named Among "Top Ten Most Influential ARM Cases" of 2020 by Collector Magazine](#)

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[David Schultz Analyzes in ARM Compliance Digest: Judge Denies MTD in FCRA Case on Failure to State a Claim](#)

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[Vaishali Rao Anticipates Uptick in CFPB Enforcement and Regulation of Student Loan Servicing Industry under Biden Administration](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: Judge Grants Motion for Summary Judgement for Plaintiff in FDCPA Dispute Case](#)

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["Getting to Know" Series: Hinshaw Partner David Schultz Profiled by AccountsRecovery.net](#)

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[David Schultz Analyzes in ARM Compliance Digest: CFPB Stands Behind Collector for Itemizing Debt in Letter](#)

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[David Schultz Analyzes in ARM Compliance Digest: CFPB Enforcement Actions Spike in Q3 2020](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: Defendants Settle Class Action FDCPA Suit](#)

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[Justin Penn Analyzes Novel Ruling that Could Stop Many TCPA Class Actions in their Tracks](#)

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[Trio of Hinshaw Lawyers Discuss COVID-19-Related Issues Facing Debt Collectors](#)

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[David Schultz Analyzes in ARM Compliance Digest: Judge Grants MTD in FCRA Case Over Dispute Investigation](#)

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[Carlos Ortiz Analyzes in ARM Compliance Digest: Returned Phone Call Enough to Confer Standing in TCPA Case](#)

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[John Ryan Discusses U.S. Supreme Court Autodialer/TCPA Case on GLCCA Podcast](#)

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[David Schultz Analyzes in ARM Compliance Digest: Appeals Court Affirms Dismissal of FCRA Suit Over Deleted Item on Credit Report](#)

September 21, 2020



[Hinshaw Releases Fourth Edition of "Student Loan Servicing Guide: 50 State Survey of Laws and Legislation"](#)
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[Vaishali Rao Discusses Potential Business Impacts of a New "Mini-CFPB" Agency in California](#)
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[CFPB Denies Petition From Credit Repair Org. to Set Aside CID](#)
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[Following Seila Law Decision, Fifth Circuit Considers en banc Whether Ratification is Sufficient to Protect CFPB Actions](#)
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[Client Success: ACA International Supports Merchants Credit Guide Co. Win in 7th Circuit Court of Appeals](#)
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[Hinshaw Adds Five-Partner Group with Consumer Financial Services, Bankruptcy, and Commercial Litigation Experience, and Extends Southern Roots with Louisiana Presence](#)
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[Trio of Hinshaw Attorneys Present at ACA Virtual Convention & Expo](#)
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[Vaishali Rao Discusses Why SCOTUS Ruling Leaves CFPB Enforcement Actions in Doubt](#)
June 30, 2020

[Expert Analysis: 10 Ways Financial Companies Can Avoid Payment Relief Pitfalls](#)
May 27, 2020

[McGrath and Newman Consider Potential Changes to New York's Service of Process Rules in Light of COVID-19 Pandemic](#)
May 15, 2020

[Justin Penn Featured in Politico: Discusses Oral Argument in Supreme Court Case Challenging TCPA's Ban on Robocalls to Cell Phones](#)
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[Hinshaw Featured in NYSCA Newsletter: Does New York State's Reduced Statute of Limitations for Medical Debt Apply Retroactively?](#)
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[Hinshaw Client Success: Indiana Court Dismisses Debtor's One-Penny FDCPA Case](#)
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[Gretchen Sperry Previews Oral Argument in SCOTUS Review of CFPB's Constitutionality](#)
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[Hinshaw Adds Five Lawyer Group to Consumer Financial Services Practice in New York](#)
February 24, 2020

[Vaishali Rao Discusses Significance of CFPB's New Policy on UDAAP 'Abusiveness' Prong](#)
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[Hinshaw Submits Comments to California Attorney General Regarding Proposed California Consumer Privacy Act Regulations](#)
December 17, 2019

[Hinshaw Client Success Named Among "Top Ten Most Influential Cases" for the AR Management Industry in 2019 by Collector Magazine](#)
December 3, 2019



[Client Success: Afni Inc. Wins FDCPA Lawsuit Claiming Consumer Confusion Over Collection Letter Listing "Creditor" and "Original Creditor"](#)

November 12, 2019

[Vaishali Rao in American Banker and Law360: What is the CFPB's Future, With SCOTUS Now Set to Consider a Constitutional Challenge to the Agency's Structure?](#)

October 23, 2019

[Client Success: ACA International Reports on Win by Hinshaw Client Advanced TeleSolutions in Wrong Number Claim Case](#)

October 17, 2019

[Chicago Lawyer Names Hinshaw Partner Vaishali Rao Among 40 Attorneys Under 40 to Watch](#)

September 24, 2019

[Client Success: ACA International Reports on Summary Judgment Win by Hinshaw Client Nationwide Credit and Collection Inc.](#)

September 19, 2019

[Client Success: Midland Funding Secures Dismissal of Putative FDCPA Class Action by Highlighting Bad Faith Bankruptcy Conduct by Plaintiff](#)

September 10, 2019

[Hinshaw Releases Third Edition of "Student Loan Servicing Regulations: 50 State Guide on Laws and Legislation"](#)

September 4, 2019

[Hinshaw Adds Jennifer L. Gray to Consumer Financial Services Practice in California](#)

August 20, 2019

[Vaishali Rao Reviews Operational Lessons Provided by the CFPB's Application of the 'Abusive' Acts Prohibition under Dodd-Frank](#)

July 30, 2019

[Client Success: Target Corporation Secures Dismissal of FDCPA Case Involving Attorney Involvement Disclaimer](#)

July 23, 2019

[Hinshaw Partner Vaishali Rao Selected to the 2020 Leadership Greater Chicago Fellows Leadership Development Program](#)

June 6, 2019

[Client Success: Portfolio Recovery Associates Prevails at Seventh Circuit](#)

May 29, 2019

[Carlos A. Ortiz Discusses Recent Case Law Impacting the Debt Collection Industry in ARM Compliance Digest](#)

May 15, 2019

[Barbara Fernandez Named Partner-in-Charge of Hinshaw's Miami Office](#)

April 30, 2019

[Hinshaw Client Success: Harris & Harris Secures Industry-Favorable Decision in FDCPA "Overshadowing" Case](#)

March 18, 2019

[Hinshaw's Vaishali Rao is Where She Wants to Be: Representing Clients across the Regulatory Table](#)

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[Hinshaw Partner Ellen Silverman Advocates for Promoting Diverse Talent in Collector Magazine Story](#)

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[Vaishali Rao Analyzes the Potential Regulatory Agenda of State Attorney Generals in 2019](#)

December 13, 2018

[Hinshaw Partner Dave Schultz Recognized as a "Top Attorney in Collections" by Collection Advisor Magazine](#)

September 28, 2018

[Hinshaw Partner Maura McKelvey Named to Massachusetts Lawyers Weekly's Top Women of Law 2018](#)

September 17, 2018

[Hinshaw Partner Hale Yazicioglu Lake Named a Boston Business Journal 2018 40 Under 40 Honoree](#)

August 30, 2018

[ABA Young Lawyers Division Profiles Hinshaw's Vaishali Rao in Q&A](#)

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[Connie Montoya Named to NAWL Board of Directors](#)

July 20, 2018

[Vaishali Rao Presents at NCHER Annual Conference](#)

June 6, 2018

[Hinshaw Announces Second Edition of "Student Loan Servicing Regulations: 50 State Guide on Laws and Legislation"](#)

June 4, 2018

[Massachusetts Lawyers Weekly Reviews Recent Hinshaw Debt Buyer Victory at the Supreme Judicial Court](#)

April 30, 2018

[Major Win for Passive Debt Buyer as Massachusetts Supreme Judicial Court Rules the Company is not an Unlicensed Debt Collector](#)

April 16, 2018

[Dave Schultz Discusses D.C. Circuit's Takedown of FCC Robocall Rules](#)

March 20, 2018

[Vaishali Rao Discusses the Impact of the Federal Register Notice on the Student Loan Servicing Battle](#)

March 13, 2018

[Hinshaw's Student Loan Servicing Regulations Guide Featured in NPR Article](#)

February 28, 2018

[Hinshaw's Vaishali Rao Anticipates Bigger role for New-Look CFPB in Fintech Regulation](#)

February 21, 2018

[Media Summary: Ed Lenci Speaks to American Banker, HousingWire and Forbes Regarding the Leadership Succession Controversy at CFPB](#)

December 1, 2017

[Hinshaw Partner Connie Montoya Elected to the Board of the LGBT Bar Association of Greater New York](#)

October 31, 2017

[Chicago Bar Association Forms New Regulatory and Compliance Committee](#)

September 8, 2017

[Hinshaw's David Schultz Receives Judicial Advocacy Award from ACA International](#)

July 20, 2017

[What Comes Next for TCPA Litigation? David Schultz quoted in American Lawyer](#)

June 14, 2017



[Following Oral Argument, is CFPB Likely to Win PHH v. CFPB Constitutional Case?](#)
May 30, 2017

[Hinshaw Announces Consumer Crossroads, a New Consumer Financial Services Blog](#)
April 24, 2017

[Vaishali Rao Authors Law360 Article on How Rising Student Loan Defaults Could Signal a Litigation Spike](#)
March 30, 2017

[Hinshaw Appellate Team Wins Unanimous Decision in 7th Circuit FDCPA Case](#)
February 24, 2017

[Former Consumer Fraud Enforcement Attorney Joins Hinshaw in Chicago](#)
January 31, 2017

[John Ryan Discusses the State of Litigation and Compliance Involving the TCPA With Compliance Week](#)
December 6, 2016

[Paula-Lee Chambers Appointed Vice-Chair the Fidelity and Surety Law Committee](#)
July 14, 2016

[Ellen Silverman Authors Article on Minnesota Automatic Dialing-Announcing Devices Statute](#)
July 12, 2016

[Hinshaw & Culbertson LLP Announces New Managing Partner and Other Firm Leaders](#)
May 18, 2016

[Hinshaw Names Four New Members of Management Committee](#)
May 18, 2016

[Hinshaw Names Five New Practice Group Chairs](#)
May 18, 2016

[Hinshaw Partners Score Significant Win Before Illinois Supreme Court](#)
March 5, 2015

[Law360 Profiles Hinshaw & Culbertson as a Law Firm "to Have on Speed Dial if Malpractice Trouble Hits"](#)
November 19, 2014

[David Schultz and Todd Stelter Co-Author IICLE Chapter on "The Fair Debt Collection Practices Act"](#)
January 23, 2014

[Hinshaw Obtains \\$1.2 Million Judgment for Unpaid Immigrant Housekeeper](#)
January 4, 2013

Events

[David Schultz to Co-Present "ARM Industry Litigation Update" in AccountsRecovery.net Webinar](#)
June 17, 2024
Webinar

[Driving Ahead Auto Finance Seminar: Insights from Industry Leaders](#)
May 16, 2024
Chicago, Illinois



[Hinshaw Attorneys Present at Firm-Sponsored Mortgage Bankers Association's Legal Issues and Regulatory Compliance Conference 2024](#)

May 5-8, 2024

Manchester Grand Hyatt, San Diego, California

[Vaishali Rao to Present at the 2024 General Counsel Conference Midwest on Priorities, Trends, and Expectations Shaping Regulatory Frameworks](#)

April 16, 2024

Chicago, Illinois

[Alexandria Kaminski to Present on New York's "Anti-Kessler Bill" at a New York Mortgage Bankers Association Webinar](#)

March 5, 2024

Webinar

[Vaishali Rao and Sarah King Present on The Supreme Court's Decision on Student Loan Forgiveness](#)

November 15, 2023

Virtual Event

[Brian McGrath to Speak on Loan Servicing Best Practices and Risks in New York at NYMBA's Annual Convention](#)

October 5, 2023

Turning Stone Resort & Casino, Verona, New York

[April Toy to Present and Hinshaw to Sponsor the 2023 HNBA/VIA Annual Convention \(AC2023\)](#)

September 6-8, 2023

Hilton, Minneapolis, Minnesota

[Lauren Campisi to Present on a Potential Revisit by SCOTUS of Chevron Deference at ABA Business Law Section Fall Meeting](#)

September 7, 2023

[Akeela White to Present at the 2023 ACA International Convention & Expo](#)

July 28, 2023

Chicago, Illinois

[Dustin Alonzo and Bonnie Dye Co-Present at New Orleans Bar Association's "Procrastinators' Programs For Young Lawyers, By Young Lawyers"](#)

December 14, 2022

New Orleans, Louisiana

[Akeela White Participated in AccountsRecovery.net Webinar "What Constitutes a Reasonable Investigation Under the FCRA"](#)

December 6, 2022

Virtual Event

[David Schultz and Louis Manetti Jr. to Present at the 2022 Illinois Creditors Bar Association \(ILCBA\) Fall Seminar](#)

November 11, 2022

Virtual Event

[David Schultz to Participate in AccountsRecovery.net Webinar "Hunstein Ruling Pushing Cases to State Court"](#)

November 1, 2022

Virtual Event

[Mohamed Sweify to Moderate Two Panel Discussions at the New York State Bar Association's \(NYSBA\) Dispute Resolution Section Fall Meeting 2022](#)

October 20, 2022

New York, New York and Virtual



David Schultz to Present on "Analyzing the Seventh Circuit Court of Appeals" in AccountsRecovery.net Webinar
September 26, 2022
Virtual Event

David Schultz to Present at the ACA's Huddle on Changes in Credit Reporting
August 3, 2022
Virtual Event

David Schultz to Participate in AccountsRecovery.net Webinar "Ask The Credit Reporting Expert"
June 23, 2022

Mortgage Bankers Association's Legal Issues and Regulatory Compliance Conference 2022
May 23, 2022
Miami, Florida

David Schultz and Louis Manetti to Review Consumer Financial Protection Bureau's Regulation F in Illinois State Bar Association Webinar
April 28, 2022

Stephanie Tolson to Speak at Driving Diversity In Law & Leadership Conference
April 27, 2022
Houston Texas – Venue TBA

David Schultz to Discuss Litigation Trends Within the FDCPA, FCRA, and TCPA in AccountsRecovery.net Webinar
April 21, 2022

Brian McGrath Presents at the New York Mortgage Bank Association Annual Advocacy Conference
March 14, 2022
Virtual Event

David Schultz to Examine The Most Common FCRA Mistakes to Avoid in AccountsRecovery.Net Webinar
February 4, 2022
Virtual

David Schultz to Discuss What 2022 Holds for Collection Litigation in AccountsRecovery.net Webinar
December 21, 2021

Vaishali Rao to Present at the insideARM Women in Consumer Finance Conference
December 15, 2021

"Has Hunstein Gone Away?" David Schultz to Present in an AccountsRecovery.net Webinar
November 1, 2021

Trio of Hinshaw Attorneys to Present at the Great Lakes Credit & Collection Association Conference
October 29, 2021
Radisson Blu | Bloomington, Minnesota

David Schultz to Discuss Best Practices When Collecting Past the Statute of Limitations in AccountsRecovery.net Webinar
October 22, 2021

Vaishali Rao to Discuss Electronic Communications Policies & Procedures
August 31, 2021

Vaishali Rao to Provide CFPB Insights in Conference on Consumer Finance Law Webinar
August 12, 2021

David Schultz to Discuss Mapping Out Legal Strategies for ARM Companies
August 6, 2021



[Vaishali Rao to Discuss Risk Identification and Management for Credit and Collection Businesses](#)

July 29, 2021

Caesar's Palace | Las Vegas, Nevada

[Lauren Campisi to Discuss U.S. Supreme Court's Recent Decision in TransUnion v. Ramirez](#)

June 30, 2021

[David Schultz to Discuss FCRA Litigation Trends in AccountsRecovery.net Webinar](#)

June 21, 2021

[Schuyler Kraus and Lauren Campisi to Speak at Mortgage Bankers Association's Legal Issues & Regulatory Compliance Conference 2021](#)

May 25 and May 26, 2021

Virtual Event

[Justin Penn will Present on Managing and Cleaning Up Federal and State Investigations of Debt Buyers at RMAI Annual Conference](#)

April 12 – 15, 2021

Virtual Event

[Peer-to-Peer Financial Services Forum: The Frontlines of Mortgage Servicing](#)

March 30, 2021

Virtual Event

[David Schultz to Discuss Where Most FCRA Mistakes Are Made in AccountsRecovery.net Webinar](#)

March 30, 2021

Virtual Event

[Vaishali Rao to Discuss Student Loan Servicing Challenges in the Age of COVID-19](#)

February 10, 2021

Virtual Event

[Lauren Campisi to Discuss Regulating the Cost of Consumer Credit in ABA Presentation](#)

January 27, 2021

Virtual Event

[David Schultz to Speak on Out-of-Statute Debt in ACA Huddle Webinar Series on CFPB Final Debt Collection Rule](#)

January 14, 2021

Virtual Event

[Dustin Alonzo to Discuss Protecting Client Information in Times of COVID at New Orleans Bar Association Webinar](#)

December 15, 2020

[Dustin Alonzo to Present on Advisory Opinions Under the new CFPB Debt Collection Rule](#)

December 10, 2020

Webinar

[Maura McKelvey to Present at National Forum on Residential Mortgage Regulatory Enforcement & Litigation](#)

November 17, 2020

Virtual Event

[Vaishali Rao to Present at NCHER 2020 Annual Conference](#)

November 12, 2020

Virtual Event

[David Schultz and Vaishali Rao to Address Q3 Uptick in CFPB Enforcement Actions](#)

November 10, 2020



David Schultz to Speak in CFPB ACA Huddle Webinar
November 9, 2020

Vaishali Rao and Lari Dierks to Discuss the State of Student Loan Servicing Laws and Regulations
October 21, 2020
Virtual Event

Heather McArn and Hailey Barthel to Discuss Legal Issues Arising From Financial Services Industry's Use of Artificial Intelligence
October 15, 2020
Virtual Event

Vaishali Rao Discusses COVID-19 Student Loan Servicing Challenges at ACI Consumer Finance Forum
September 23, 2020
Virtual Event

David Schultz to Explore Most Common Overshadowing Mistakes
September 22, 2020
Virtual Event

In ACA International Webinar, Hinshaw's Matt Corwin Explores NYC DCA Rule Concerning Foreign Language Services
July 1, 2020
Webinar

Vaishali Rao to Present Crain's Content Studio Webinar: Financial and Legal Advice to Help Your Business Navigate the "New Normal"
June 25, 2020
Webinar

Jennifer Gray Discusses Hot Topics in Mortgage Class Actions and High-Profile Litigation
February 25, 2020
Webinar

David Schultz to Participate in Industry Defense Roundtable at ACA International 2019 Convention & Expo
July 16, 2019
San Diego, California

Leigh Bonsall and Beth Odian to Present on Employment Law Risk Management at Third Annual GLCCA Conference
May 20, 2019
Wisconsin Dells, Wisconsin

Mortgage Bankers Association's Legal Issues and Regulatory Compliance Conference
May 6, 2019
New Orleans, Louisiana

Ellen Silverman Scheduled to Speak at insideARM Women in Consumer Finance Conference
December 11, 2018
Baltimore, Maryland

Ellen Silverman Speaks at Residential Mortgage Regulatory Enforcement & Litigation Conference
October 22, 2018
Dallas, Texas

Connie Montoya to Address Law Students Regarding Job Search Strategies at the Lavender Law® Conference and Career Fair
August 10, 2018
New York



[Employer-Assisted Student Loan Repayment Programs: Best Practices and Tips for Success](#)

March 8, 2018

Webinar

[Barbara Fernandez and Concepcion Montoya to Present Lorman Webinar about Defending FDCPA Claims Involving Collection Letters](#)

October 26, 2017

Webinar

[Connie Montoya to Speak at NAWL Webinar on the Challenges Faced by Minorities in the Legal Industry](#)

September 13, 2017

Webinar

[Barbara Fernandez and Concepcion Montoya to Present Webinar on Top FDCPA Violations all Collectors Must be Aware Of](#)

March 23, 2017

Live Webinar

[Barbara Fernandez and Concepcion Montoya to Present Webinar on Common Violations of the TCPA](#)

June 28, 2016

Webinar

[David Schultz to Present at NARCA 2014 Fall Collection Conference](#)

October 25, 2014

Wynn Las Vegas, 3131 S Las Vegas Blvd, Las Vegas, NV 89109

[Justin Penn and John Ryan to Present at NARCA 2014 Fall Collection Conference](#)

October 23, 2014

Wynn Las Vegas, 3131 S Las Vegas Blvd, Las Vegas, NV 89109

[David Schultz to Present at NARCA Legal Learning Tour on the Changing FDCPA](#)

September 16, 2014

Loyola University, Corby Law Center, 25 E. Pearson Street, Chicago, IL 60611

[David Schultz to Present at ABA Business Law Section Annual Meeting](#)

September 12, 2014

Hyatt Regency Chicago, 151 E Upper Wacker Drive, Chicago, IL 60601

Publications

[What Businesses Must Know About the New Federal Trade Commission Amendments on the Safeguards Rule](#)

May 23, 2024

Privacy, Cyber & AI Decoded

[4 Key Takeaways for Privacy Professionals Taken From the IAPP 2024 Global Summit](#)

April 5, 2024

Privacy, Cyber & AI Decoded

[U.S. Supreme Court Holds Consumers Can Sue the Government for Violating the FCRA](#)

February 26, 2024

Hinshaw Alert

[New York Governor Hochul Signs Anti-Deed Theft Bill into Law: What Mortgage Lenders and Servicers Need to Know](#)

December 6, 2023

Hinshaw Alert

[CFPB Provides an Update on its Long Awaited and Highly Anticipated Financial Data Rights Rule](#)



November 7, 2022

Consumer Financial Services Alert

[The Hunstein Saga Ends at the Eleventh Circuit: Court Determines That Use of a Mail Vendor Did Not Inflict a Concrete Injury](#)

September 15, 2022

Consumer Financial Services Alert

[Reasons for Optimism as Eleventh Circuit Revisits Hunstein and Doubles Down](#)

October 29, 2021 | Consumer Law Hinsights – Special Edition

[CFPB Announces Final Mortgage Servicing Rule to Help Borrowers Affected by the COVID-19 Pandemic Avoid Foreclosure](#)

June 29, 2021

Consumer Financial Services Alert

[In Significant Check on Federal Consumer Class Actions, U.S. Supreme Court Holds "No Harm, No Foul"](#)

June 26, 2021 | Consumer Law Hinsights – Special Edition

[Cybersecurity Compliance Emphasized at MBA's Legal Issues and Regulatory Compliance Conference](#)

June 3, 2021

Hinshaw Privacy & Cyber Bytes

[Consumer Law Hinsights – May 2021](#)

May 2021

[Consumer Law Hinsights – April 2021](#)

April 2021

[Unpacking the U.S. Supreme Court's Unanimous Facebook Decision Narrowing the TCPA's Autodialer Definition](#)

April 5, 2021

Consumer Financial Services Alert

[Consumer Law Hinsights – March 2021](#)

March 31, 2021

[Consumer Law Hinsights – January 2021](#)

January 27, 2021

[Consumer Law Hinsights – December 2020](#)

December 30, 2020

[Consumer Law Hinsights – November 2020](#)

November 24, 2020

[Consumer Law Hinsights – October 2020](#)

November 3, 2020

[Consumer Law Hinsights – September 2020](#)

September 30, 2020

[Consumer Law Hinsights – August 2020](#)

August 31, 2020

[Consumer Law Hinsights – July 2020](#)

July 30, 2020

[Consumer Law Hinsights – May 2020](#)

May 21, 2020

[Consumer Law Hinsights – April 2020](#)



April 23, 2020

[Consumer Law Hinsights – February 2020](#)

February 27, 2020

[California Legislative Update: New Consumer Finance Laws for 2020](#)

January 24, 2020

[Consumer Law Hinsights – January 2020](#)

January 23, 2020

[Financial Services for Cannabis and Hemp Businesses](#)

January 13, 2020

Hinshaw Alert

[Consumer Law Hinsights – December 2019](#)

December 12, 2019

[Consumer Law Hinsights – November 2019](#)

November 19, 2019

[Consumer Law Regulatory Insights: Third of CFPB Symposia Series Debates the Data Collection Rule of Section 1701 of the Dodd-Frank Act](#)

November 15, 2019

Consumer Financial Services Alert

[Consumer Law Hinsights – October 2019](#)

October 21, 2019

[HECMs in the Regulatory and Congressional Spotlight](#)

October 8, 2019

Consumer Financial Services Alert

[HUD Issues Three New Mortgagee Letters for HECM Program Guidance](#)

October 7, 2019

Consumer Financial Services Alert

[Financial Services for Cannabis and Hemp Businesses](#)

September 26, 2019

Hinshaw Alert

[Consumer Law Regulatory Insights: CFPB Contemplates Taking Action to Further Define "Abusive" Prong of UDAAP](#)

June 27, 2019

Consumer Financial Services Alert

[Important Wins on Behalf of Debt Collection Industry](#)

October 29, 2018

[Employer-Assisted Student Loan Repayment Programs: A Possible Solution to a Growing Problem](#)

March 30, 2018

[Consumer Financial Services Newsletter - Fall 2017](#)

November 1, 2017

[Consumer Financial Services Newsletter - July 2017](#)

July 10, 2017

[Student Loan Servicing Regulations: 50 State Guide on Laws and Legislation – First Edition](#)

June 1, 2017

[PHH v. CFPB En Banc Oral Argument Recap: Who Won?](#)



May 25, 2017

Consumer Financial Services Alert

[Consumer Financial Services Newsletter - May 2017](#)

May 12, 2017

[PHH v. CFPB: CFPB Not Dodging Constitutionality Questions](#)

April 4, 2017

Consumer Financial Services Alert

[United States Seeks 'At Will' Removal of CFPB Director](#)

March 21, 2017

Consumer Financial Services Alert

[Consumer Financial Services Newsletter - March 2017](#)

March 16, 2017

[Three Things You Missed Since CFPB Received En Banc Hearing in PHH Case](#)

March 16, 2017

Consumer Financial Services Alert

[Mere Receipt Of A Collection Letter – Without More – Does Not Give Standing to Sue](#)

January 9, 2017

Consumer Financial Services Alert

[Consumer Financial Services Newsletter - December 2016](#)

December 21, 2016

[Consumer Financial Services Newsletter - November 2016](#)

November 22, 2016

[Florida's Highest Court Says Each Default Resets Statute of Limitations for Foreclosure Actions](#)

November 4, 2016

Consumer Financial Services Alert

[Consumer Financial Services Newsletter - October 2016](#)

October 28, 2016

[Consumer Financial Services Newsletter - August 2016](#)

August 30, 2016

[CFPB Gives Preview of Changes Coming to the Collection Industry](#)

August 3, 2016

Consumer Financial Services Alert

[Consumer Financial Services Newsletter - July 2016](#)

July 27, 2016

[NY Strengthens Law Concerning Zombie Properties as Well as Good Faith Negotiations](#)

July 25, 2016

Consumer Financial Services Alert

[Consumer Financial Services Newsletter - June 2016](#)

June 30, 2016

[Consumer Financial Services Newsletter - May 2016](#)

May 19, 2016

[Supreme Court Takes Pragmatic Approach To Whether Letters Violate FDCPA](#)

May 16, 2016



Consumer Financial Services Alert

[Supreme Court Provides a Narrow Win for Defendant—With Chance for More—On "Actual Injury" Issue](#)

May 16, 2016

Consumer Financial Services Alert

[Consumer & Class Action Litigation Newsletter - April 2016](#)

April 18, 2016

[Consumer & Class Action Litigation Newsletter - January 2016](#)

January 29, 2016

[Breaking News: U.S. Supreme Court Decides Whether Claims are Moot in Gomez](#)

January 20, 2016

Consumer Financial Services Alert

[Consumer & Class Action Litigation Newsletter - December 2015](#)

December 15, 2015

[Consumer & Class Action Litigation Newsletter - October 2015](#)

October 29, 2015

[Consumer & Class Action Litigation Newsletter - September 2015](#)

September 29, 2015

[Consumer & Class Action Litigation Newsletter - August 2015](#)

August 24, 2015

[Consumer & Class Action Litigation Newsletter - July 2015](#)

July 20, 2015

[Consumer & Class Action Litigation Newsletter - June 2015](#)

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[Consumer & Class Action Litigation Newsletter - May 2015](#)

May 15, 2015

[Consumer & Class Action Litigation Newsletter - April 2015](#)

April 30, 2015

[Consumer & Class Action Litigation Newsletter - March 2015](#)

March 23, 2015

[Consumer & Class Action Litigation Newsletter - February 2015](#)

February 23, 2015

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[Consumer & Class Action Litigation Newsletter - December 2014](#)

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November 25, 2014

[Consumer & Class Action Litigation Newsletter - May 2014](#)

May 28, 2014

[Consumer & Class Action Litigation Newsletter - April 2014](#)

April 22, 2014

[Consumer & Class Action Litigation Newsletter - March 2014](#)



March 17, 2014

[Consumer & Class Action Litigation Newsletter - February 2014](#)
February 21, 2014

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August 6, 2012

[Consumer & Class Action Litigation Newsletter - June 2012](#)
June 28, 2012

[Consumer & Class Action Litigation Newsletter - June 2012](#)
June 5, 2012

[7th Circuit Holds That "Called Party" Means Current Subscriber of Cell Phone When Determining "Consent" Under the TCPA](#)

May 11, 2012

Consumer & Class Action Litigation

[Consumer & Class Action Litigation Newsletter - May 2012](#)
May 9, 2012

[Consumer & Class Action Litigation Newsletter - April 2012](#)
April 5, 2012

[Consumer & Class Action Litigation Newsletter - March 2012](#)
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[Consumer & Class Action Litigation Newsletter - February 2012](#)
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[Consumer & Class Action Litigation Newsletter - January 2012](#)



January 11, 2012

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