



Dustin C. Alonzo

Partner
400 Poydras Street
Suite 3150
New Orleans, LA 70130
504-904-8068
DAlonzo@hinshawlaw.com

Dustin Alonzo is a corporate and financial services attorney. He works with clients at every stage of the corporate lifecycle and advises them daily on a wide range of issues and scenarios. Dustin advises clients nationwide on compliance with state and federal laws governing a variety of consumer financial products, including automotive finance companies, FinTech companies and online lenders, mortgage lenders, trade associations, and banks. He also helps clients navigate mergers and acquisitions, private equity investments, real estate transactions, and a wide range of business-related disputes.

Dustin has significant experience handling state and federal regulatory examinations, as well as counseling businesses on matters involving the Truth in Lending Act (TILA), Fair Debt Collection Practices Act (FDCPA), and the Telephone Consumer Protection Act (TCPA). He has also assisted FinTech companies—both start-ups and well-established organizations—across the country with developing new consumer financial products and services.

Before joining Hinshaw, Dustin furthered his experience with firms in New Orleans. During law school, Dustin clerked for a state district court judge and for The Honorable Madeleine M. Landrieu at the Louisiana Fourth Circuit Court of Appeals. As a student, Dustin was also involved in a number of activities and associations. This included serving on the editorial board of the *Loyola Law Review* and also as the Casenote and Comment Editor.

Professional Affiliations

- American Bar Association
 - Business Law Section
 - Consumer Financial Services Committee
 - Publications and Communications Subcommittee, Chair, 2019 – 2020
- Louisiana Bankers Association
 - Bank Counsel
- New Orleans Bar Association
- Online Lenders Alliance

Practices

Business & Commercial Transactions
Consumer Financial Services
Privacy, Security & Artificial Intelligence
Real Estate & Lending
Regulatory and Compliance Counseling
White Collar Defense & Internal Investigations

Industries

Automotive Finance
Banking & Finance

Education

J.D., *magna cum laude*, Loyola University New Orleans College of Law, 2014
B.S., Washington and Lee University, 2009

Admissions

Louisiana
U.S. Court of Appeals for the Fifth Circuit
U.S. District Court for the Eastern, Middle, and Western Districts of Louisiana

Languages

Latin



Honors & Awards

- Selected by his peers for inclusion in *Best Lawyers: Ones to Watch* for Banking and Finance Law, 2023 – 2024; and Financial Services Regulation Law, 2023 – 2024
- Recognized on the Rising Stars list by *Louisiana Super Lawyers* magazine, 2021 – 2024

Presentations

- Co-Presenter, "The Consumerization of Small Business Lending," Conference on Consumer Finance Law, Chicago, Illinois, May 31, 2024
- Co-Presenter, "Testing and Remediation," Operations & Regulatory Compliance Committee Meeting, American Financial Services Association Independents Conference, Fort Lauderdale, Florida, May 20, 2024
- Co-Presenter, "Commercial Lending Updates – Corporate Transparency Act, Rule 1071 and State Commercial Lending Disclosures," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "Commercial – Dealer Due Diligence & On-Going Monitoring," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "The FTC's CARS Rule," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "Bankruptcy Basics: What Every Auto Finance Company Needs to Know," Hinshaw & Culbertson LLP, Webinar, November 16, 2023
- Co-Presenter, "The Next Era of Federal and State Regulation of Commercial Credit," 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Co-Presenter, "Regulatory Overdrive: What to Expect in 2023 and Beyond," 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Co-Presenter, "Regulatory Considerations for Marketing and Advertising to Consumers," New Orleans Bar Association *By Young Lawyers, Procrastinators' Programs CLE For Young Lawyers*, New Orleans, Louisiana, December 14, 2022
- Co-Presenter, "Commercial Financing Disclosures for the Automotive Finance Industry: The Road Forward," Hinshaw & Culbertson LLP, Virtual Event, October 13, 2022
- Panelist, "Ethics: Privacy Concerns & Protecting Client Information in Times of COVID," New Orleans Bar Association *By Young Lawyers, For Young Lawyers Webinar*, December 15, 2021
- Panelist, "Latest Trends in Auto Finance: Insights on Key Issues Facing Lenders Today," Hinshaw & Culbertson LLP, Virtual Event, November 30, 2021
- Panelist, "Privacy Concerns & Protecting Client Information in Times of COVID," New Orleans Bar Association *By Young Lawyers, For Young Lawyers Webinar*, December 15, 2020
- Panelist, "CFPB Debt Collection Rule Series: Advisory Opinions," *AccountsRecovery.net*, Webinar, December 10, 2020
- "Advertising and Lead Generation," 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 15, 2019
- "Hot Topics in Consumer Finance," ABA Consumer Financial Services Committee Business Law Section 2019 Annual Meeting, Washington, D.C., September 13, 2019
- "Advertising and Marketing Compliance: Rules of the Road for Lead Generators," Online Lenders Alliance Compliance University, Washington, D.C., July 23, 2019
- "Advertising and Marketing Compliance: Lead Generator Concerns," 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 19, 2018
- "State Repossession Requirements: Compliance Headaches and Litigation Nightmares," 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 18, 2018
- "Marketplace Lending Update: Litigation, Enforcement, and Regulatory Challenges," 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 18, 2018



- "State Licensing Issues: How to Ease Your Pain at the State Level," Online Lenders Alliance Compliance University, Washington, D.C., August 1, 2018
- "Advertising and Marketing of Financial Products," 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 13, 2017
- "Hot Topics in Auto Finance Servicing: Onboarding, Repos, and Bankruptcy Challenges," 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2017
- "Online Advertising and Marketing: Meeting Customer Acquisition Goals While Mitigating the Regulatory Risk," ABA Business Law Section Annual Meeting, Chicago, Illinois, September 14, 2017
- "CFPB Short-Term Credit Proposal," ABA Business Law Section 2017 Consumer Financial Services Committee Winter Meeting, Carlsbad, California, January 12, 2017
- "Fair Lending, Disparate Impact, and Indirect Finance after Inclusive Communities," 15th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, September, 29, 2016
- "CFPB Short-Term Credit Proposal (Payday Loan Rule)," 15th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, September, 29, 2016
- "Review of Recent CFPB/FTC Cases: What Can We Learn?" Online Lenders Alliance, Compliance University, Washington, D.C., July 27, 2016

Publications

- "CFPB to Restart Examinations Related to Military Lending," *ARM Compliance Digest*, June 28, 2021
- Co-Author, "Referral Programs: Who Pays and Who Gets Paid?" *Non-Prime Times*, Volume 8, Issue 4, July/August 2019
- "Compliance Considerations when Buying and Selling Customer Leads," *Auto Finance News*, July 18, 2019
- "Payday Lending Rule Compliance Date Stayed Yet Again by Texas Court," *Client Alert*, June 6, 2019
- "New York Department of Financial Services Issues Online Lending Report That Includes Recommendations Impacting More Than Online Lenders," *Client Alert*, July 17, 2018
- Co-Author, "Online Advertising and Marketing Developments," *The Business Lawyer*, Volume 73, Issue 2, Spring 2018
- "Hold the Phone – The D.C. Circuit Finally Speaks on the TCPA – And It's Mainly Good News!" *Client Alert*, March 20, 2018
- "Pennsylvania Issues Mortgage Servicing Regulations, Requires Separate Licensure," *Client Alert*, February 16, 2018
- "Debt Buyer Developments in Colorado, Maine, and Oregon," *Client Alert*, September 5, 2017
- Executive Editor, "Frequently Used Terms in Automobile Finance Transactions: The Jargon, Lingo, and Lore," Published by the ABA Business Law Section's Consumer Financial Services Committee, April 3, 2017
- "The Consumer Financial Protection Bureau Issues Final Rule to Create Consumer Protections for Prepaid Accounts," *Client Alert*, October 14, 2016
- "Principal Payoff Option: A Viable Exception to the CFPB's ATR Standard?" *Client Alert*, August 18, 2016
- "A Presumption of Unaffordability: The CFPB's Proposed ATR Standard," *Client Alert*, July 6, 2016
- "Are You Covered? CFPB's Proposed Rule Would Severely Limit High-Cost, Small Dollar Loans," *Client Alert*, June 3, 2016
- "CFPB's Proposes Rule Would Ban Class Action Waivers in new Contracts, Would Require New Language and Reporting," *Client Alert*, May 5, 2016

Personal

Dustin enjoys golfing, running, and cooking.



Community/Civic Activities

- Hogs for the Cause, Team Sales Manager