



Margaret A. Hayes

Associate

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Margaret Hayes is a seasoned litigator who handles a wide range of complex cases in state and federal courts. She defends the interests of clients in the financial services industry in jurisdictions across the country in dispute resolution, investigations, compliance, mediations, arbitrations, and trials.

Within the consumer financial services industry, Margaret regularly defends claims arising under a variety of statutes, including:

- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Truth in Lending Act (TILA)
- Electronic Funds Transfer Act (EFTA)
- Illinois Consumer Fraud Act (ICFA)

Prior to joining Hinshaw, Margaret served as a prosecutor in the Cook County State's Attorney's Office, where she tried dozens of cases, along with drafting and arguing criminal appeals in the Illinois Appellate Court.

Additionally, Margaret practiced law at a Chicago-based litigation firm where she represented state and local officials in civil rights litigation as a Special Cook County State's Attorney.

During law school, Margaret was a judicial extern for Magistrate Judge Michael T. Mason in the Northern District of Illinois and interned with several prosecutors' offices around the country. She also served as the Solicitations editor of the *Notre Dame Law School Journal of College & University Law*.

Professional Affiliations

- American Bar Association
 - Consumer Financial Services Committee
- Chicago Bar Association
- Illinois State Bar Association

Presentations

- "Cleaning Up Your Credit," Law at the Library Series (pro bono), Chicago Public Library, Chicago, Illinois, January 24, 2023

Practices

Consumer Financial Services
Fair Credit Reporting Act

Industries

Banking & Finance

Education

J.D., *cum laude*, University of Notre Dame Law School, 2015

B.A., College of the Holy Cross, 2011

Admissions

Illinois

U.S. District Court for the Northern District of Illinois

U.S. District Court for the Southern District of Indiana

U.S. District Court for the Eastern District of Missouri

U.S. District Court for the Eastern District of Wisconsin



Publications

- "Seventh Circuit Affirms Dismissal of FCRA Claim against Equifax, Finding It Is Not Liable for Credit Information in Report Prepared by Third-Party Company," *ABA Business Law Today*, August 2024
- "Arizona Appellate Court Upholds Arizona 'Predatory Debt Collection Act' Savings Clause," *ABA Business Law Today*, May 2024
- "Ninth Circuit Dismisses Class Action for Alleged Violations of Privacy and Unfair Competition Laws against E-Commerce Payment Platform," *ABA Business Law Today*, December 2023

Personal

Margaret has been a group fitness instructor for over six years in Chicago. In addition to teaching fitness classes, Margaret enjoys listening to live music, mastering new recipes, and spending time with her husband and dog.