



## News

### Leslie Meredith and Vaishali Rao Author Expert Analysis on Emerging Enforcement Risks in Marketing and Advertising

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Hinshaw partners Leslie Meredith and Vaishali Rao recently authored an Expert Analysis byline published by *Law360*, titled “5 Evolving Marketing Risks That Finance Cos. Should Watch.” Their article discusses emerging enforcement risks in marketing and advertising for financial services providers.

Our authors describe how regulators at both the federal and state levels are increasingly scrutinizing marketing practices, especially in areas involving artificial intelligence (AI), pricing disclosures, influencer endorsements, marketing to children, and email marketing. They further emphasize the need for financial services companies to ensure their marketing materials are accurate, transparent, and compliant with evolving regulations to mitigate legal and regulatory risks.

#### Key Article Takeaways

##### General Compliance Recommendations

Regulators are applying traditional consumer protection principles to new technologies and marketing practices. Financial services providers should regularly review marketing materials, monitor customer feedback for potential issues, and adapt compliance processes to evolving regulatory expectations.

##### AI Claims Under Scrutiny

Regulators are prioritizing enforcement against exaggerated or misleading claims about AI in marketing. Companies must substantiate any AI-related claims and maintain documentation to prove their accuracy.

##### Drip Pricing and Junk Fees

States are enacting new rules to combat deceptive pricing practices, such as advertising low prices but only later revealing additional mandatory fees. Financial services providers must ensure all costs are disclosed upfront and comply with both federal and state requirements.

#### Attorneys

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#### Service Areas

Consumer Financial Services

Privacy, Security & Artificial Intelligence

Regulatory and Compliance Counseling



## Influencer and Testimonial Risks

The Federal Trade Commission (FTC) requires clear disclosure of any material connection between influencers and advertisers. Financial services companies must monitor influencer content, provide training, and document compliance to avoid enforcement actions.

## Marketing to Children and Teens

Marketing directed at younger audiences is subject to strict federal and expanding state regulations, including privacy and advertising rules. Providers must account for overlapping compliance regimes, especially when advertising on platforms accessible to children and teens.

## Email Subject Line Regulations

States are imposing stricter requirements on email marketing, going beyond federal CAN-SPAM laws. Misleading or exaggerated subject lines can lead to liability, so companies must review email content carefully.

[Download the full article](#) (PDF) or [view on the Law360 website](#) (*subscription required*)