

Maria A. Macoubrie

OF COUNSEL

maria.macoubrie@stinson.com

Direct: 816.691.3452

Office: Kansas City



Maria enjoys working with and educating financial institutions and financial services businesses about the legal and regulatory issues facing their business, including risk management, regulatory and operational matters, product development, compliance and payments.

Maria provides practical, comprehensive legal counsel to financial institutions and financial services businesses through contract negotiation, business advice and regulatory compliance advice. She has extensive experience working with financial institutions and other financial businesses regarding their payment programs and systems, including prepaid cards, debit cards, and credit cards. She regularly helps clients ensure their consumer lending programs comply with evolving state laws. She also frequently provides guidance on third-party risk management requirements for financial institutions and service providers.

EXPERIENCE

Maria advises non-bank clients on consumer loan origination, sale and servicing programs, including state lender, broker, servicer, and/or credit services organization licensing or registration and debt collector licensing, disclosures and compliance.

PRACTICES & INDUSTRIES

Banking & Financial Services
Bank M&A and Capital Markets
Consumer Financial Services
FinTech, Payments & Financial Products

ADMISSIONS

Missouri, 2002

EDUCATION

University of Kansas, J.D., 2002

- Order of the Coif

University of Kansas, B.S., *with distinction*, 1998

STINSON

STINSON LLP \ STINSON.COM

Maria A. Macoubrie

Clients trust Maria to ensure online marketplace lending programs' compliance with state usury laws and "true lender" issues.

Maria has experience structuring joint venture and financing programs between commercial banks and online lenders to address federal preemption, true lender, third party vendor and other regulatory compliance issues.

She has extensive experience with the payments-related aspects of the delivery of consumer-directed health care products and services such as health savings accounts and flexible spending accounts.

Maria works with fintech and financial institution clients on product development, counseling on legal and compliance issues to bring new products to market and operate them in a manner that is both compliant and reduces risk to the client, including issues such as third-party risk management, BSA/AML, money transmitter licensing, payment card industry (PCI) compliance, and consumer protection, privacy and data security.

PROFESSIONAL & CIVIC ACTIVITIES

Kansas City Metropolitan Bar Association

PUBLICATIONS

"Educate, Communicate, Collaborate—Keys for Integration with Payments Businesses," *The Illinois Banker*, January/February 2017

States Expand Regulation of Consumer Lending: Codification of "True Lender" and Opt-out of DIDMCA's Interest Rate Exportation

06.11.2024