

## Michelle A. Fox

She/Her

### OF COUNSEL

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Office: Kansas City



**Michelle's diverse background in providing strategic legal guidance in multiple financial service environments allows her to advise on all aspects of banking and financial matters.**

With extensive experience as in-house counsel, as a private practitioner, and as a Missouri Assistant Attorney General, Michelle brings a practical and tactical approach to matters related to risk management, financial services litigation and planning, financial communications, negotiations, investigations, and daily financial services operations. She has also advised and provided critical guidance on third-party risk management requirements for financial institutions and service providers.

Michelle supports and counsels business leaders on legal and regulatory compliance matters, including credit reporting, collections, customer service, form development, CFPB matters, and data gathering and mapping. She has assisted on multiple consumer claims brought under FDCPA, FCRA, TCPA, TILA and state consumer protection acts.

### EXPERIENCE

Developed creative defense strategies for diesel emissions litigation and governmental investigations, coordinated colossal document production and multiple officer depositions, and

### PRACTICES & INDUSTRIES

Automotive Finance  
Banking & Financial Services  
Consumer Financial Services  
FinTech, Payments & Financial Products  
White Collar Criminal Defense & Special Investigations

### ADMISSIONS

Missouri, 1993  
U.S. Court of Appeals for the Eighth Circuit

### EDUCATION

University of Missouri-Kansas City School of Law, J.D.  
University of Missouri-Columbia, B.S. *with Honors*, Food Science & Nutrition

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harmonized alignment of legal and operational tactics with major international car manufacturer.

Created master service agreements and supporting exhibits templates for use with service providers to incorporate substantially revised compliance terms and multiple regulatory changes; created and revised multiple service provider contracts to establish consistency and stricter enforcement for vendors.

Company's point person for assessing all COVID-19-related guidance directives from federal, state and local governments, including impact and applicability analysis, and converting it into functional processes for operational use; provided continuous legal support to customer service teams handling an exponential increase in customer call volume, many seeking financing accommodations.

Analyzed and applied statutory requirements for electronic signatures and electronic vaulting for updating and implementing financial service provider's retail installment contract (RIC).

As a Missouri Assistant Attorney General, prosecuted civil and criminal consumer protection and fraud cases; served as multi-state executive committee member for concurrent investigations with managerial responsibility for organization and completion of substantial document review and discovery, pleading and agreement drafting, and extended negotiations with target companies.

### PROFESSIONAL & CIVIC ACTIVITIES

2022 Federation of Defense & Corporate Counsel (FDCC), Ladder Down Program

### NEWS

Michelle Fox Selected to FDCC Ladder Down Program

02.10.2022

Stinson Grows Banking Practice with Two Attorneys in Kansas City

02.03.2021

### PUBLICATIONS

Bank Holding Companies MUST Review Their Shareholder Agreements

04.10.2023

Regulatory Scrutiny of NSF and Overdraft Fees

11.04.2022

It's Time for Bank Holding Companies to Review Shareholder Agreements

07.14.2022

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