HINSHAW

Consumer Financial Services

Focused Counsel Across the Consumer Credit Ecosystem

In today's dynamic and highly regulated consumer finance environment, legal risk is constantly shifting—your legal strategy should evolve just as quickly. At Hinshaw, we're proud to offer financial services clients a fully integrated, multidisciplinary team with deep experience across the full spectrum of operational, transactional, compliance, regulatory, enforcement, and litigation matters.

Our nationally recognized Consumer Financial Services practice is among the largest in the country, with more than 100 attorneys delivering unmatched experience, reach, and bench strength. We provide efficient, high-quality legal services through a scalable, team-based approach that ensures consistent strategy, streamlined communication, and tailored legal cost management.

Hinshaw's team brings comprehensive expertise across all types of credit products and servicing platforms, advising clients at every stage of the lending lifecycle—from product design and licensing to compliance oversight, transactions, litigation, regulatory examinations, and enforcement defense. We offer practical, business-minded legal guidance to help you grow while minimizing risk.

We serve a diverse range of consumer finance clients, including banks, non-bank lenders, mortgage servicers, fintechs, credit card issuers, specialty finance companies, and private equity investors. With a deep understanding of the regulatory landscape, we deliver strategic counsel aligned with your business goals and risk tolerance.

Deep Industry Knowledge: We have extensive experience providing proactive federal and state law compliance advice, developing and implementing compliance programs, supporting clients in supervisory examinations and enforcement actions, and defending clients in precedent setting litigation nationwide. We also have a deep understanding of the consumer finance industry, including the latest trends, regulatory requirements, and risks, including state-specific requirements and areas of regulatory scrutiny and criticism. Our broad client base provides a clear understanding of how other market participants manage compliance and litigation, defend claims, and mitigate risks.

Multi-Disciplinary Experience, Industry Fluency: Our lawyers combine deep regulatory experience with litigation strength and operational insight. We regularly advise on CFPB and state AG investigations, licensing audits, and high-volume litigation defense—bringing the full weight of our financial services platform to support your business.

Proven Track Record: We have a proven track record of helping clients identify and mitigate risks, improve operational efficiency, enhance compliance with regulatory requirements, and avoid costly enforcement actions.

Nationwide Footprint: With Consumer Financial Services attorneys located in offices coast-to-coast, we are where our clients need us.

Areas of Focus

Consumer & Class Action Litigation

Hinshaw defends banks, lenders, servicers, and fintechs in complex consumer and class action litigation nationwide. Our team has deep experience with claims under the FCRA, FDCPA, TCPA, RESPA, TILA, and state consumer protection laws. We focus on early motion practice, class certification strategy, and efficient resolution, helping clients control litigation costs, manage reputational risk, and stay compliant with evolving regulations.

Learn More ›

Financial Services Litigation

We represent financial institutions in high-stakes disputes involving lending practices, loan servicing, credit reporting, and consumer protection. Our attorneys understand the operational realities of high-volume litigation and develop defense strategies that minimize disruption while maintaining compliance with federal and state requirements.

Learn More ›

Mortgage Servicing & Lender Litigation

Hinshaw is a trusted partner to mortgage lenders and servicers nationwide. We handle matters involving origination, loan modification, foreclosure, escrow, and compliance under RESPA, TILA, and state servicing laws. Our team also advises on loss mitigation programs, borrower communications, and regulatory enforcement actions, helping clients meet consumer obligations while protecting portfolio integrity.

Learn More ›

Financial Services Regulatory & Compliance

We help lenders, servicers, fintechs, and service providers navigate the intricate web of federal and state consumer finance regulations. Our team advises on compliance with CFPB, OCC, and FDIC guidance; UDAAP standards; and supervisory frameworks. We design and implement compliance management systems and audit-ready programs aligned with business goals and regulator expectations.

Learn More >

Licensing

We assist lenders, servicers, money transmitters, and fintech companies in obtaining, maintaining, and renewing licenses across multiple jurisdictions. We manage the entire licensing lifecycle—from applications and examinations to change-of-control events—ensuring continuous compliance with federal and state regulatory regimes.

Learn More >

Enforcement Actions & Internal Investigations

We provide coordinated, rapid response representation before the CFPB, FTC, DOJ, HUD, and state attorneys general. We help clients respond to subpoenas and civil investigative demands, conduct internal investigations, and negotiate pragmatic resolutions. Many of our attorneys have prior government or in-house experience, giving us unique insight into regulator priorities and effective defense strategies.

Learn More >

Data Privacy, AI & Cybersecurity

We assist with data breach response, digital marketing compliance, and class actions involving privacy violations, helping clients build trust and resilience in an evolving data-driven economy.

Learn More >

A Holistic Legal Partner

Our team includes seasoned regulatory counselors and litigators with experience across federal and state consumer finance regimes. Many have served in government, in-house, and leadership roles in the financial services industry. We work side-by-side with our clients to reduce legal exposure, meet compliance goals, and defend their business with confidence and clarity.

Resources & Insights

Staying informed is essential in today's fast-moving consumer finance landscape. Our team provides timely legal insights and practical guidance through a variety of resources, including:

Consumer Crossroads Blog

Our go-to hub for breaking news, legal updates, and commentary on industry developments. Subscribe at www.hinshawcfs.com

50-State Student Loan Servicing Guide

Now in its fifth edition, our *50 State Guide on Student Loan Servicing Regulations* is a go-to resource providing a comprehensive overview of licensing, compliance, and enforcement frameworks for student loan servicers nationwide.

Insights

Press Release
Oct 16, 2025

Fernando C. Rivera-Maissonet Reappointed Co-Chair of the Hispanic National Bar Association's Business Law Section

Event
Oct 16, 2025

Trio of Hinshaw Partners Present on the Regulatory Landscape from a State Perspective at the Chicagoland Compliance Association Inc. Annual Conference

Webinar
Oct 14, 2025

Vaishali Rao Co-Presents AccountsRecovery.net Webinar on Rising CFPB Consumer Complaints

In The News
Oct 8, 2025

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

Privacy, Cyber & AI Decoded Alert
Sep 30, 2025

Key Takeaways from FinCyber Femmes Meeting on Navigating AI and Cybersecurity Laws

Event
Sep 29, 2025

David Schultz and Vaishali Rao Present Key Compliance Insights at ComplianceCon 2025

In The News
Sep 24, 2025

Akeela White Analyzes in *ARM Compliance Digest:* Ohio Appellate Court Upholds Debt Buyer's Win in FDCPA Case

Consumer Crossroads: Where Financial Services And Litigation Intersect
Sep 18, 2025

Business Compliance Checklist: Massachusetts Enforces New Consumer Protection Regulations on "Junk Fees" and Deceptive Pricing

Press Release
Sep 16, 2025

Hinshaw Adds Experienced Financial Services Partners Joseph Sanders and Leslie Meredith in Chicago and D.C.

Webinar
Sep 12, 2025

Justin Penn Presents on "Sovereign Citizens" in AccountsRecovery.net Webinar

In The News
Sep 5, 2025

Jessica Riley Reflects in a *Law360* Story on Lessons She Learned as a Junior Lawyer

In The News
Sep 4, 2025

The New York Law Journal Profiles Brian McGrath in a Q&A on Leadership, Mentorship, and the Business of Law

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Related Industries

Automotive and Personal Property Lending & Leasing

Buy Now Pay Later (BNPL) & Point of Sale Financing

Credit Cards & Open-End Credit

Higher Education Finance

Installment Lending

Payments

Solar Financing

Related Capabilities

Automotive Financial Services

Banking & Financial Institutions

Biometric Information Privacy Act (BIPA)

Commercial Finance

Consumer & Class Action Defense

Data Privacy, AI & Cybersecurity

Energy & Environment

Fair Credit Reporting Act (FCRA)

Fair Debt Collection Practices Act (FDCPA)

Financial Services

Financial Services Litigation

Financial Services Regulatory & Compliance

Fintech

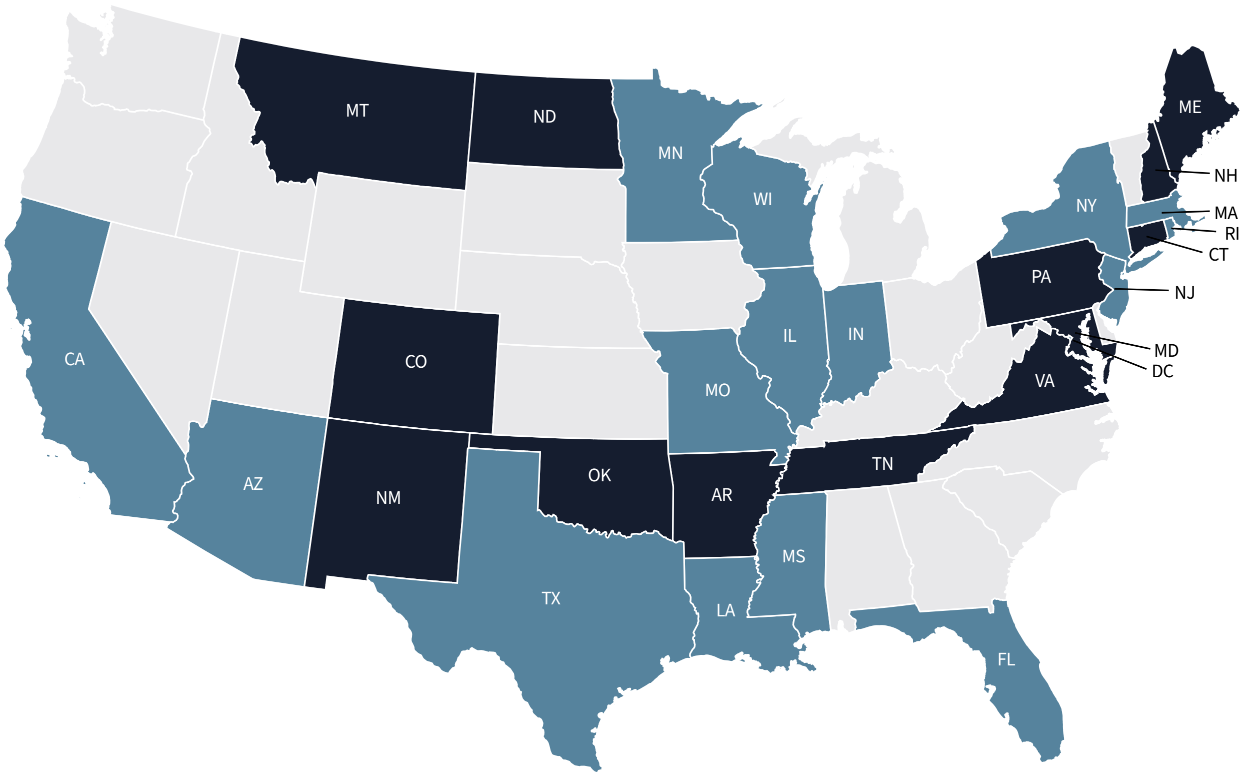
Nationwide Litigation Portfolio Management

Receivables Management & Collections

Regulatory & Compliance

Telephone Consumer Protection Act (TCPA)

Consumer Financial Services



- States with Hinshaw office(s), including Washington D.C.
- Additional states where our Consumer Financial Services attorneys are licensed to practice