

Kimberly De La Cruz

Miami, FL

📞 305-428-5096

✉ kdelacruz@hinshawlaw.com



About Kimberly

Kimberly represents a wide array of financial services companies in state and federal litigation, class actions, and regulatory investigations. She regularly defends financial services providers against individual and class claims brought pursuant to the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), and the Telephone Consumer Protection Act (TCPA). Her practice also includes defending mortgage lenders, servicers, and other financial institutions against borrower complaints alleging violations of state statutes, wrongful foreclosures, and debt collection statutes.

In addition to her litigation work, Kimberly advises clients on consumer finance laws, banking regulations, and FinTech compliance. She helps companies navigate complex legal and regulatory challenges, including those involving deposit accounts, emerging payment services such as prepaid cards, and money transfers. Kimberly evaluates unfair, deceptive, or abusive acts or practices (UDAAP) risk and counsels clients on issues arising under the Electronic Fund Transfer Act (EFTA), the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), the Federal Trade Commission Act (FTC Act), and other consumer finance laws.

Areas of Focus

Industries: Banking & Financial Institutions; Consumer Financial Services; Financial Services; Fintech

Services: Complex Commercial Litigation; Consumer & Class Action Defense;
Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA);
Financial Services Litigation; Financial Services Regulatory & Compliance;
Litigation & Trial; Mortgage Lending & Servicing Litigation; Regulatory & Compliance;
Supervisory Examinations, Investigations & Enforcement;
Telephone Consumer Protection Act (TCPA)

Recognition

- Florida International University College of Law, Top 10 percent of graduating class; Top scorer in February 2018 Florida Bar Exam

Credentials

Education

Florida International University College of Law, JD, *cum laude*, 2017
Miami International University of Art & Design, BA, *summa cum laude*, 2012

Bar Admissions

Florida

Languages

Spanish

Interests

Did you know...

Kimberly is a toddler mom and an avid traveler with an appetite for adventure and exploration. She has visited over 43 countries across five continents. In her free time, she runs a travel and lifestyle blog where she highlights her travels and insights into motherhood.

Thought Leadership

Presentations

- “Consumer Finance Protection Bureau’s Remittance Rule, subpart B of Regulation E,” Money Services Business Association, Webinar, March 2021 and January 2022

Publications

- Co-Author, Chapter 7, “Money Transmission Licensing Issues for FinTechs,” *FinTech, RegTech, and the Financial Services Industry*, Practising Law Institute, July 2021