

John A. Kimble

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About John

John counsels financial services companies on state and federal regulatory compliance matters. For more than a decade, he has advised fintech companies, banks and credit unions, lenders, and others on issues related to payment systems, alternative financing arrangements (such as merchant cash advance and buy-now, pay-later products), mortgages, bank partnerships, auto financing, and new financial product development. John has significant experience with state and federal fair lending laws and their impact on both traditional and emerging products, including earned wage access.

John's Affiliations

- California Lawyers Association, Consumer Financial Services Committee, Business Law Section, Co-Chair

Areas of Focus

Industries: Automotive Financial Services; Banking & Financial Institutions;

Consumer Financial Services; Financial Services; Fintech

Services: Financial Services Regulatory & Compliance; Licensing; Regulatory & Compliance

Credentials

Education

University of Virginia School of Law, JD, 2008

University of Mississippi , MA, 2005

University of Mississippi , BA, 2003

Bar Admissions

California

District of Columbia

Thought Leadership

Presentations

- Co-Presenter, “Consumer – States in the Spotlight: The Latest Licensing & State Law Updates,” 2025 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 1, 2025
- Panelist, “Charter Options for Fintech and Non-Traditional Banking Organizations,” American Bar Association Business Law Section Spring Meeting, April 2023
- Moderator, “Department of Financial Protection and Innovation Q&A,” Consumer Financial Services Committee, California Lawyers Association, August 18, 2021
- Panelist, “Managing the Chargeback Process While Staying in Compliance with Card Brand Rules,” Online Lenders Alliance Compliance University, May 11, 2021
- Panelist, “Change Agent: Know Your Customer – What Verification and Fraud Control Strategies Should Lenders Consider Effective in a Semi-Recovered and a Fully Recovered Economy,” Online Lenders Alliance Compliance University, July 22, 2020
- Panelist, “Beer and Basics, Fair Lending,” American Bar Association Consumer Financial Services Committee Meeting, February 2020

Publications

- Chapter Author, *Consumer Financial Services Answer Book 2024 Edition*, Practising Law Institute (PLI), August 1, 2023
- Co-Author, “The CFPB’s War on Discrimination,” *Daily Journal*, August 5, 2021

Press Release

- Hinshaw Adds Seasoned Consumer Financial Services Partner John Kimble in Los Angeles, Apr 9, 2025