HINSHAW

Lauren Campisi

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She/Her

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About Lauren

Lauren is nationally recognized for providing strategic, practical advice to clients regarding the development, documentation, maintenance, and expansion of consumer financial products and services and representing clients in federal and state supervisory matters, investigations, enforcement actions, and litigation. She assists with obtaining and maintaining licenses, structuring operations, and developing and maintaining effective compliance management systems. Lauren acts as regulatory counsel in connection with investments and acquisitions related to consumer financial products and routinely performs regulatory compliance due diligence. Lauren also negotiates and documents purchase and sale, servicing, and other agreements on behalf of her financial services clients.

Her clients include national and state-chartered banks, automotive and personal property finance companies, installment lenders, online lenders, mortgage lenders and servicers, and private equity companies, among others.

Lauren is a frequent presenter at industry conferences. She has a unique ability to make complex topics easily understood. She has written articles on various issues impacting the consumer financial services industry and currently serves as co-editor of the PLI *Consumer Financial Services Answer Book*.

Lauren is ranked Band 2 by *Chambers USA* under Nationwide Financial Services Regulation: Consumer Finance (Compliance) and was selected for inclusion in The *Best Lawyers in America* for financial services regulation and banking and finance law, among other honors.

She serves on the Board of Regents of the American College of Consumer Financial Services Lawyers, Governing Committee of the Conference on Consumer Finance Law, and is an active member of the ABA Consumer Financial

Services Committee, Mortgage Bankers Association, and Louisiana Bankers Association Bank Counsel Committee, among others.

Lauren is particularly known for her depth of experience advising clients on issues related to the Telephone Consumer Protection Act (TCPA), Real Estate Settlement Procedures Act (RESPA), Fair Debt Collection Practices Act (FDCPA), Truth in Lending Act (TILA), Article 9 of the Uniform Commercial Code (UCC), prohibitions against unfair, deceptive and abusive acts and practices (UDAAP), and state lending and licensing laws.

Lauren's Affiliations

- ACA International, Members Attorney Program
- American Bar Association, Section of Business Law, 2025 Spring Meeting Host Committee, Co-Chair; Committee on Consumer Financial Services, Truth in Lending Subcommittee, Chair, 2020 – 2022, Vice-Chair, 2018 – 2020; Compliance Management Subcommittee, Co-Chair, 2014 – 2017; Preemption and Federalism Subcommittee, Vice-Chair 2011 – 2014; Young Lawyers Subcommittee, Chair, 2010 – 2013
- American College of Consumer Financial Services Lawyers, Board of Regents; Fellow
- American Italian Bar Association of Louisiana, President, 2009 – 2011
- Conference on Consumer Finance Law, Governing Committee, 2015 – present
- The Federal Bar Association
- Leadership Council on Legal Diversity, Fellow, 2011
- Louisiana Bankers Association, Bank Counsel Committee, Chair 2020 – 2021
- Louisiana State Bar Association, Leadership LSBA, 2008 – 2009
- Mortgage Bankers Association
- The New Orleans Bar Association
- Online Lenders Alliance

Areas of Focus

Industries: Automotive Financial Services; Banking & Financial Institutions; Consumer Financial Services; Financial Services; Fintech; Mortgage Lending & Servicing

Services: Complex Commercial Litigation ; Corporate & Transactions;
Data Privacy, AI & Cybersecurity; Due Diligence ; Fair Credit Reporting Act (FCRA);
Fair Debt Collection Practices Act (FDCPA); Financial Services Litigation ;
Financial Services Regulatory & Compliance; Licensing; Litigation & Trial;
Mortgage Lending & Servicing Litigation ; Real Estate Transactions & Lending;
Regulatory & Compliance ; Supervisory Examinations, Investigations & Enforcement;
Telephone Consumer Protection Act (TCPA);
White Collar Defense, Investigations & Enforcement

Experience

- Assists clients in the development of new consumer financial products, including determining requisite licensure, developing product features, negotiating vendor relationships, drafting consumer loan documentation, and providing strategic advice on applicable legal considerations.
- Assists clients in expanding and enhancing consumer financial products.
- Assists clients in obtaining and maintaining licenses, including with respect to changes of control.
- Provides multistate surveys of state laws governing consumer financial products and assists clients in developing effective compliance programs to implement applicable requirements.
- Provides analysis of federal consumer protection laws and recommendations to ensure compliance.
- Assists clients in identifying and quantifying potential risks and assessing risk mitigation options.
- Assists clients in developing and conducting remediation programs.
- Negotiates loan purchase and servicing agreements for various consumer financial products.
- Conducts regulatory due diligence of consumer lenders and finance companies related to equity investments, acquisitions, and portfolio acquisitions.
- Provides strategic federal and state law advice regarding consumer communications campaigns, including telephone calls, text messages, email messages, and chat functions.
- Advises clients in connection with OCC, FDIC, CFPB, and state supervisory examinations.
- Defends clients in connection with CFPB, FTC, HUD, DOJ and state investigations and enforcement actions.
- Filed multiple petitions for declaratory rulings and exemptions from the prior express consent requirements of the TCPA before the Federal Communications Commission (FCC).
- Successfully negotiated resolution of investigations brought by the Massachusetts Attorney General against automotive finance clients regarding certain repossession and collection practices.

Recognition

- *The Best Lawyers in America®*, Banking and Finance Law, 2023 – 2026; Financial Services Regulation Law, 2024 – 2026; also featured in *Biz New Orleans*, Best Lawyers in New Orleans supplement

- *Chambers USA: America's Leading Lawyers for Business*
  - Financial Services Regulation: Consumer Finance, Compliance – USA – Nationwide, (Practitioner) 2018; (Up and Coming) 2019 – 2020; (Band 3) 2021 – 2022; (Band 2) 2023 – 2025
  - Banking & Finance – Louisiana, (Up and Coming) 2020; (Band 3) 2021 – 2025
- *Louisiana Super Lawyers*, 2014 – 2016, 2023 – 2025; Rising Star, 2013
- *Thomson Reuters Stand-Out Lawyer*, 2021 – 2025
- *New Orleans Magazine*, Top Lawyer: Banking and Finance Law, 2018 – 2020

Credentials

Education

Loyola University New Orleans College of Law, JD, *cum laude*, 2005
Loyola University New Orleans, BBA, *cum laude*, 2002

Bar Admissions

Louisiana

Court Admissions

US Supreme Court
US Court of Appeals for the Fifth Circuit
US District Court for the Eastern District of Louisiana
US District Court for the Middle District of Louisiana
US District Court for the Western District of Louisiana

Thought Leadership

Presentations

- Panelist, "Calling, Collecting, Complying—The New Rules of Borrower Engagement," Mortgage Bankers Association's Compliance and Risk Management Conference, Washington, D.C., September 29, 2025
- Co-Presenter, "Changes to FCRA, TCPA, and Debt Collection Rules," Legal Issues and Regulatory Compliance Conference, Mortgage Bankers Association, San Diego, California, May 15, 2025
- Co-Presenter, "When the Music Stops: Lien Priority, Default, Recovery and Repossession," 2025 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 1, 2025
- Co-Presenter, "Regulatory Reverse: What to Expect in 2025 and Beyond," 2025 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 1, 2025
- Co-Presenter, "FCRA/FDCPA/TCPA Trends," Compliance and Risk Management Conference, Mortgage Bankers Association, Washington, DC, September 22, 2024
- Co-Presenter, "The Latest in Mortgage Servicing," 2024 Conference on Consumer Finance Law, Chicago, Illinois, May 31, 2024

- Co-Presenter, “Leasing Updates – Contracts, Licensing, Litigation, EVs, and Legislation,” 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, “Commercial – Dealer Due Diligence & On-Going Monitoring,” 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, “Consumer – Ancillary Products – Past, Present & Future State Regulatory Expectations,” 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, “Regulatory Overdrive: What to Expect in 2024 and Beyond,” 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, “The Changing Landscape Around Borrower Contact and Collection Rules,” Legal Issues and Regulatory Compliance Conference, Mortgage Bankers Association, San Diego, California, May 7, 2024
- Co-Presenter, “Navigating FDCPA Compliance in Mortgage Servicing,” Servicing Solutions Conference & Expo 2024, Mortgage Bankers Association, Orlando, Florida, February 21, 2024
- Co-Presenter, “Avoiding TCPA Class Actions and Do Not Call Complaints,” Mortgage Bankers Association, Virtual Event, November 9, 2023
- Co-Presenter, “LITIGATION FORUM: TCPA/Marketing and Fair Lending,” Compliance and Risk Management Conference, Mortgage Bankers Association, Washington, DC, September 10, 2023
- Panelist, “U.S. Supreme Court to Revisit Chevron Deference: What the SCOTUS Decision Could Mean for CFPB, FTC, and Federal Banking Agency Regulations,” Business Law Section Fall Meeting, American Bar Association, Chicago, Illinois, September 7, 2023
- Co-Presenter, “Consumer – No Fair? Exploring the Latest Fair Lending (and UDAAP) Developments,” 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Co-Presenter, “Regulatory Overdrive: What to Expect in 2023 and Beyond,” 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Panelist, “Latest Trends in Auto Finance: Insights on Key Issues Facing Lenders Today,” Hinshaw & Culbertson LLP, Virtual Event, November 30, 2021
- Co-Presenter, “What Every Banker Needs to Know: Electronic Loan Closings,” Louisiana Bankers Association, Virtual Event, October 26, 2021
- Co-Presenter, “Consumer Communications,” Consumer Financial Services Basics 2021 Conference, American Bar Association, Virtual Event, October 21, 2021
- Panelist, “*TransUnion v. Ramirez*: What This Ruling Means For You, For Hunstein, and For the Number of Lawsuits Filed Against Collectors,” *AccountsRecovery.net*, Virtual Event, June 30, 2021
- “Litigation Forum: TCPA,” Legal Issues & Regulatory Compliance Conference 2021, Mortgage Bankers Association, Virtual Event, May 26, 2021
- Panelist, “Stump the Panel! Pandemic/Post-Pandemic Loss Mitigation,” Legal Issues & Regulatory Compliance Conference 2021, Mortgage Bankers Association, Virtual Event, May 25, 2021
- Co-Presenter, “TCPA Compliance Issues and the Impact of the Supreme Court Decision,” Education Program, Mortgage Bankers Association, Virtual Event, April 15, 2021

- Co-Presenter, “Preparing for Federal and State Examinations, Investigations, and Enforcement Actions Under a New Administration,” Hinshaw’s Peer-to-Peer Financial Services Forum: The Frontlines of Mortgage Servicing, Virtual Event, March 30, 2021
- “Regulating the Cost of Consumer Credit in 2021 and Beyond,” Consumer Financial Services Committee Winter Meeting, American Bar Association, Virtual Event, January 27, 2021
- “Federal Consumer Regulations Update: Violations & Enforcement Actions,” Annual LBA Bank Counsel Conference, Virtual Event, December 11, 2020
- “Litigation Forum: Telephone Consumer Protection Act (TCPA),” Regulatory Compliance Conference 2020, Mortgage Bankers Association, Virtual Event, November 10, 2020
- “Federal Consumer Regulations Update: FDCPA Proposed Rule, TCPA Call Blocking, Small Dollar Lending Rule,” Annual LBA Bank Counsel Conference, New Orleans, Louisiana, December 12, 2019
- Co-Presenter, “TCPA Developments,” Consumer Finance Law’s Annual Consumer Financial Services Conference, Fort Worth, Texas, November 8, 2019
- Panelist, “Hot Topics in Mortgage Servicing and Litigation,” 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 16, 2019
- Co-Presenter, “TCPA Judicial Developments, the FCC’s Recent Regulatory Initiatives, and their Impact on Related Communications,” 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 14, 2019
- Co-Presenter, “The Impact of Robocalling Legislation on Legitimate Business,” Consumer Financial Services Committee Business Law Section 2019 Annual Meeting, American Bar Association, Washington, DC, September 12, 2019
- Moderator, “Advertising APRs on Facebook, Phones and More: Disclosing Credit Terms in Online Advertising,” Business Law Section’s Spring Meeting, American Bar Association, Vancouver, British Columbia, March 30, 2019
- “Fintech: What is It & How Does It Impact Community Banking?,” Annual LBA Bank Counsel Conference, New Orleans, Louisiana, December 7, 2018
- “Vendor Management: Thinking Through Privacy, Data Security, Indemnity, Insurance, and Termination Provisions,” Annual LBA Bank Counsel Conference, New Orleans, Louisiana, December 7, 2018
- Co-Presenter, “Life Under Mulvaney: Current Focus and Future Priorities, Update on Orders and Examination Trends, Rulemaking and RFI Status, Empowerment of State Regulators, and Congressional Efforts to Reform,” 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 17, 2018
- Panelist, “Deep Dive Roundtable: Servicing Compliance and Litigation Issues Q&A,” Legal Issues and Regulatory Compliance Conference, Mortgage Bankers Association, Los Angeles, California, April 30, 2018
- “What Every Bank Needs to Know About the TCPA,” Consumer Compliance Conference, Florida Bankers Association, Orlando, Florida, April 11, 2018
- Co-Presenter, “Hot Topics in Auto Finance Servicing: Onboarding, Repos, and Bankruptcy Challenges,” 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2017

Publications

- Co-Author, Chapter 3, "Real Estate Settlement Procedures Act, Mortgage Servicing Rules, and TRID," *Consumer Financial Services Answer Book, 2024 Edition*
- "Judge Grants MSJ For Agency in FCRA, FDCPA Case Over Disputed Debt," *ARM Compliance Digest*, July 19, 2021
- Co-Author, "Compliance Essentials: Telephone Consumer Protection Act (TCPA) Resource Guide," *Mortgage Bankers Association*, June 2020
- Co-Author, "Federal and State Regulators Issue Joint Guidance Encouraging Financial Services Companies to Responsibly Accommodate Borrowers Impacted by COVID-19 and Advising on Business Continuity Planning," *Client Alert*, March 18, 2020
- Co-Author, "Hold the Phone – The D.C. Circuit Finally Speaks on the TCPA – And It's Mainly Good News!," *Client Alert*, March 20, 2018

Blog Posts

- FTC Finalizes Significantly Narrowed Junk Fees Rule – Initial Takeaways Applicable to the Auto Industry, Dec 18, 2024
- SCOTUS Narrows Autodialer Definition under the TCPA, Apr 5, 2021
- CFPB Highlights COVID-19-Fueled Regulatory Risks for Examined Industries in Special Edition of Supervisory Highlights, Feb 17, 2021

Events

- Hinshaw Partners Present at Firm-Sponsored Mortgage Bankers Association's Legal Issues and Regulatory Compliance Conference, May 14, 2025
- Third Annual Driving Ahead Auto Finance Seminar: Insights from Industry Leaders, May 1, 2025
- Driving Ahead Auto Finance Seminar: Insights from Industry Leaders, May 16, 2024
- Hinshaw Attorneys Present at Firm-Sponsored Mortgage Bankers Association's Legal Issues and Regulatory Compliance Conference 2024, May 5-8, 2024
- Lauren Campisi to Present on a Potential Revisit by SCOTUS of Chevron Deference at ABA Business Law Section Fall Meeting, Sep 7, 2023

Hinshaw Alerts

- CFPB Announces Final Mortgage Servicing Rule to Help Borrowers Affected by the COVID-19 Pandemic Avoid Foreclosure, Jun 29, 2021
- Unpacking the U.S. Supreme Court's Unanimous Facebook Decision Narrowing the TCPA's Autodialer Definition, Apr 5, 2021

In The News

- Lauren Campisi Featured on October Research's "Keys to Real Estate" Podcast: Fishing for Answers About Chevron Deference, Jun 19, 2024
- Lauren Campisi Analyzes in ARM Compliance Digest: Judge Grants MSJ For Agency in FCRA, FDCPA Case Over Disputed Debt, Jul 23, 2021
- Trio of Hinshaw Attorneys Explore TCPA Compliance Issues and the Impact of the Supreme Court Decision in MBA Presentation, Apr 22, 2021
- Lauren Campisi Discusses Targeting by Congressional Democrats of Trump-Era Consumer Financial Regulations, Apr 20, 2021

Press Releases

- 102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America®* and *Ones to Watch™*, Aug 21, 2025
- Hinshaw Earns National Recognition in 2025 *Chambers USA* Directory, Jun 5, 2025
- Lauren Campisi Elected to the Board of Regents of the American College of Consumer Financial Services Lawyers, Feb 25, 2025
- 105 Hinshaw Lawyers Recognized in 2025 Editions of Best Lawyers in America and Ones to Watch, Aug 15, 2024
- 2024 Edition of *Chambers USA* Recognizes Hinshaw for its Insurance, Aviation, and Financial Services Practices, Jun 6, 2024

Webinars

- Latest Trends in Auto Finance: Insights on Key Issues Facing Lenders Today, November 30, 2021 | 12:00 p.m. Central
- Peer-to-Peer Financial Services Forum: The Frontlines of Mortgage Servicing, Mar 30, 2021
- Lauren Campisi to Discuss Regulating the Cost of Consumer Credit in ABA Presentation, Jan 27, 2021

View all of Lauren's Insights