Michael R. Guerrero

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He/Him

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About Mike

Mike advises on the full cycle of consumer credit products, helping clients structure, launch, and manage offerings in line with complex federal and state regulations. He supports a wide range of products, including credit cards, installment loans, earned wage access, home improvement contracting, solar leasing and financing, rent-to-own, and buy now, pay later. He also counsels clients on door-to-door sales, telemarketing, and subscription products.

His clients include banks, fintech companies, investment firms, professional sports teams, merchants, and nonprofits. Mike counsels on consumer protection and financial services laws, providing practical guidance on licensing, advertising, product design, collections, and ongoing compliance. He also advises on regulatory due diligence for investments, acquisitions, and vendor onboarding.

Mike regularly advises on the Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), Electronic Funds Transfer Act (EFTA), Equal Credit Opportunity Act (ECOA), and the Telephone Consumer Protection Act (TCPA). His work also includes counseling on unfair, deceptive, or abusive acts or practices (UDAAP), Article 9 of the Uniform Commercial Code (UCC), and laws governing consumer lending, retail installment sales, leasing, and home improvement financing.

Mike's Affiliations

- California Lawyers Association, Business Law Section: Consumer Financial Services Committee, Co-Chair, October 2021 – October 2022; November 2019 – November 2020; Vice-Chair, 2020 – 2021
- Conference on Consumer Finance Law, Governing Committee

Areas of Focus

Industries: Automotive Financial Services; 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 Regulatory & Compliance; Licensing; Litigation & Trial; Regulatory & Compliance ; Subpoena Response Management ; Supervisory Examinations, Investigations & Enforcement; Telephone Consumer Protection Act (TCPA)

Recognition

- *The Legal 500*, Finance – Financial Services Regulation, 2024; Finance – Fintech, 2024
- *IFLR 1000*, Banking and Finance, Highly Regarded, 2024
- *Best Lawyers: Ones to Watch*, Communications Law, 2021 – 2022
- California Western School of Law, Academic Achievement Award in Legal Skills I; Dean's List; Faculty Award for Contributions to the Law School and Outstanding Law Review Article (on the Fair Credit Reporting Act); National Order of Scribes

Credentials

Education

California Western School of Law, JD
Arizona State University, BS

Bar Admissions

California

Interests

Did you know...

Mike's family keeps him active with baseball, soccer, golf, dance, and gymnastics.

Thought Leadership

Presentations

- Panelist, "'Hot' Issues in Solar Financing and Their Implications for Other Consumer Financing Programs," Annual Consumer Financial Services Conference, Conference on Consumer Finance Law, Chicago, Illinois, May 29, 2025
- Co-Presenter, "Regulatory Reverse: What to Expect in 2025 and Beyond," 2025 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 1, 2025
- Moderator, "Here Today, Gone Tomorrow: The CFPB's Buy Now, Pay Later Interpretive Rule and the Current State of BNPL Regulation," American Bar Association, Business Law Section, Consumer Financial Services Committee Winter Meeting CLE, Denver, Colorado, January 24, 2025
- Panelist, "Has the CFPB Offered Simpler Rules of the Road? Successes and Challenges with the CFPB's Rulemaking and Non-Rulemaking Efforts During the Biden Administration," American Bar Association Consumer Financial Services Committee Winter Meeting, Santa Barbara, California, January 8, 2024
- Panelist, "Buy Now, Pay Later: Risks and Rewards," American Bankers Association Risk and Compliance Conference, San Antonio, Texas, June 2023
- Moderator, "Got Junk? What You Need to Know About Fees," Consumer Bankers Association Live Conference, Las Vegas, Nevada, March 28, 2023
- "TCPA Developments," NAFCU Regulatory Compliance & BSA Seminar, Louisville, Kentucky, September 2022
- "Point-of-Sale Financing," California Lawyer Association's Consumer Financial Services Committee, Virtual Event, July 28, 2021
- Co-Presenter, "TCPA Compliance Issues and the Impact of the Supreme Court Decision," MBA Education Program, Virtual Event, April 15, 2021
- "California's New Consumer Financial Protection Law (CFPL): A Look at the California Department of Financial Protection and Innovation's (DFPI's) Implementation Plans," Podcast featuring Bret Ladine, General Counsel of the California DFPI, November 19, 2020
- Panelist, "California Ramps Up Its Consumer Financial Protection Laws: What You Need to Know, With Special Guests Richard Cordray and Bret Ladine, General Counsel of the California DFPI," Webinar, September 29, 2020
- Panelist, "Compliance School," CFSA 2019 Annual Conference and Expo, Miami, Florida, March 20, 2019

Publications

- "Buy Now, Pay Later in an Era of Increased Scrutiny and Economic Headwinds," *American Bankers Association Risk and Compliance Magazine*, March/April 2024
- Co-Author, "California Consumer Financial Services: 2020 Legislative Review," California Lawyers Association, *Business Law News*, December 2020
- Co-Author, "California Supreme Court: High-Interest Loans May Be Subject to Price Unconscionability Attack," *Client Alert*, August 17, 2018

- Co-Author, "California Supreme Court to Decide Key Finance Lender Law Usury and Unconscionability Issue," *Client Alert*, August 17, 2017
- Co-Author, "Dish Network Liable for $61 Million in Treble Damages for Service Provider's TCPA Violations," *Client Alert*, May 31, 2017
- Co-Author, "The CFPB is Under Siege by all Three Branches of the Government," *The Hill*, February 17, 2017
- Co-Author, "CFPB Continues Work on Student Loan Payback Playbook Disclosures," *Client Alert*, February 1, 2017

Blog Posts

- Proposed California Debt Collection Licensing Regulations Raise Scope Concerns, May 24, 2021
- SCOTUS Narrows Autodialer Definition under the TCPA, Apr 5, 2021
- CFPB Issues Interpretive Rule Prohibiting Discrimination on the Basis of Sexual Orientation and Gender Identity, Mar 18, 2021

Events

- Vaishali Rao and Michael Guerrero Present at Firm-Sponsored Annual Consumer Financial Services Conference, May 29, 2025
- Michael Guerrero Moderates Discussion on CFPB's Interpretive Rule and BNPL Regulatory Challenges at the American Bar Association's Winter Meeting, Jan 24, 2025

Hinshaw Alert

- Unpacking the U.S. Supreme Court's Unanimous Facebook Decision Narrowing the TCPA's Autodialer Definition, Apr 5, 2021

In The News

- Trio of Hinshaw Attorneys Explore TCPA Compliance Issues and the Impact of the Supreme Court Decision in MBA Presentation, Apr 22, 2021

Press Releases

- Michael Guerrero Elected to the Governing Committee of the Conference on Consumer Finance Law (CCFL), May 28, 2025
- Michael R. Guerrero Returns to Hinshaw's Consumer Financial Services Group in California, Oct 31, 2024
- Sixty-Seven Hinshaw Lawyers Recognized in 2022 Edition of Best Lawyers, Aug 19, 2021
- Hinshaw Expands Financial Services Regulatory and Compliance Practice, Feb 16, 2021