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# Hinshaw Authors Contribute Two Articles in Latest Edition of the *CCFL Quarterly Report*

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**In The News | 2 min read**
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Four Hinshaw attorneys recently contributed two articles in the latest issue* of the *Conference on Consumer Finance Law* (CCFL) *Quarterly Report*.

## Fair Access and Debanking: Recent Developments and Unanswered Questions

In their *CCFL* article, **"Fair Access and Debanking: Recent Developments and Unanswered Questions,"** Hinshaw attorneys Leslie Meredith and Matthew Knox examine the timeline of the debanking debate and analyze the legislative and regulatory responses.

They cover events from Operation Choke Point to the Office of the Comptroller of the Currency's (OCC) stalled Fair Access Rule. Leslie and Matthew also review recent legislation in states such as Florida, Tennessee, and Idaho, as well as executive orders and other regulatory actions during the second Trump Administration.

As federal agencies work to remove reputation risk from their examinations, major banks face investigations, and an emerging patchwork of state laws raises preemption and compliance concerns, Leslie's and Matthew's article provides guidance through the complex and rapidly changing environment.

**Read the full article (PDF)**

## State Survey of Coerced Debt Laws

In their *CCFL* article, **"State Survey of Coerced Debt Laws,"** Hinshaw attorneys Adair Kingsmill and Alyssa Szymczyk examine how "coerced debt"—debt obtained through threats, force, duress, manipulation, intimidation, fraud, or other coercive tactics—is a growing concern that often falls outside current legal protections.

While federal and state consumer protection laws address issues like identity theft, elder abuse, and false credit reporting, there is no comprehensive federal statute specifically targeting coerced debt.

Adair and Alyssa review the developing patchwork of state laws aiming to address this regulatory gap, highlighting how states are establishing new protections for victims—especially those affected by domestic violence and economic abuse—and how these protections may, in turn, impose operational and compliance obligations on creditors, servicers, debt collectors, and other financial institutions.

**Read the full article (PDF)**

- **Conference on Consumer Finance Law (CCFL):* Vol. 79, No. 2, 2026

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## Related People

Adair L. Kingsmill

Matthew A. Knox

Leslie L. Meredith

Alyssa L. Szymczyk

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Matthew Knox and Peyton Phillips Consider: Are ‘Excessive’ Credit Card Late Fees Here to Stay?

A Survey of State Commercial Financing Disclosure Laws by Dustin Alonzo and Adair Kingsmill