

Adair L. Kingsmill

New Orleans, LA

She/Her

📞 504-904-8066

✉️ akingsmill@hinshawlaw.com



About Adair

Adair provides regulatory compliance counsel to financial institutions, consumer financial services companies, and their service providers. She helps clients comply with the complex patchwork of state and federal consumer finance and consumer protection laws and regulations that govern credit products at every stage of their lifecycle, including the origination, servicing, and collection of those products.

Adair is experienced in documenting consumer credit transactions, conducting regulatory due diligence, advising clients on the applicability of state licensing requirements, and assessing the impact of potential changes of control within their existing business structures. She assists clients in navigating and responding to regulators in supervisory examinations and routinely addresses compliance issues under key federal consumer protection statutes, such as:

- The Servicemember's Civil Relief Act (SCRA)
- Truth in Lending Act (TILA)
- The Fair Debt Collection Practices Act (FDCPA)
- The Unfair, Deceptive or Abusive Acts or Practices Act (UDAAP)

In addition to her client work, Adair was elected to serve on the Hinshaw Attorney Life Committee, Associate Sub-Committee. In this role, she partners with the firm's DEI Office and management to represent associates in the Southwest region and advance the goals, initiatives, and perspective of the firm's associate community.

Adair's Affiliations

- Louisiana State Bar Association

- American Bar Association, Business Law Section, Consumer Financial Services Committee
- The Federal Bar Association
- Louisiana Bankers Association
- The New Orleans Bar Association

Areas of Focus

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

Services: Fair Debt Collection Practices Act (FDCPA); Financial Services Regulatory & Compliance;
Licensing; Regulatory & Compliance ;
Supervisory Examinations, Investigations & Enforcement;
Telephone Consumer Protection Act (TCPA)

Recognition

- *Louisiana Super Lawyers*, Rising Star, 2021 – 2023

Credentials

Education

Louisiana State University Paul M. Hebert Law Center, JD, *magna cum laude*, 2017
University of Georgia, BA, *summa cum laude*, 2012

Bar Admissions

Louisiana

Court Admissions

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

- 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
- Co-Presenter, “Consumer – Licensing & State Law Updates,” 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, “Consumer – State Law Updates,” 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Moderator, “Pro Bono During the Pandemic: Best Practices for Maintaining Excellent Client Service,” American Bar Association, Virtual Event, January 19, 2022
- Co-Presenter, “TCPA Compliance Issues and the Impact of the Supreme Court Decision,” MBA Education Program, Virtual Event, April 15, 2022
- Co-Presenter, “Compliance Essentials: Telephone Consumer Protection Act (TCPA),” Mortgage Bankers Association, Webinar, June 2020

Publications

- Co-Author, “State Survey of the Standard Commercial Financing Disclosure Laws,” *The Business Lawyer*, Volume 80, Spring 2025
- Co-Author, “Compliance Essentials: Telephone Consumer Protection Act (TCPA) Resource Guide,” *Mortgage Bankers Association*, June 2020
- “How lenders can maximize loan deferral and extension compliance,” *Auto Finance News*, June 25, 2019

Blog Post

- CFPB Highlights COVID-19-Fueled Regulatory Risks for Examined Industries in Special Edition of Supervisory Highlights, Feb 17, 2021

Events

- 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
- Driving Ahead: Auto Finance Insights from Industry Leaders, Thursday, May 4, 2023

In The News

- A Survey of State Commercial Financing Disclosure Laws by Dustin Alonzo and Adair Kingsmill, Jul 15, 2025
- Trio of Hinshaw Attorneys Explore TCPA Compliance Issues and the Impact of the Supreme Court Decision in MBA Presentation, Apr 22, 2021