Dustin C. Alonzo

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He/Him

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About Dustin

A dynamic financial services regulatory compliance attorney, Dustin advises clients nationwide on risk management and complex issues related to state and federal regulation, ensuring compliance and fostering sustainable growth for their businesses. His clients include automotive finance and FinTech companies, as well as traditional installment lenders, banks, credit unions, and mortgage lenders.

Almost daily, Dustin counsels businesses on matters involving the Truth in Lending Act (TILA) and Regulation Z, the Fair Debt Collection Practices Act (FDCPA) and Regulation F, the Telephone Consumer Protection Act (TCPA) and similar state telephone solicitation laws and regulations, and UDA(A)P issues that arise at the state and federal level. He has also assisted FinTech companies – from start-ups to well-established organizations – in developing new consumer financial products and services. Dustin also frequently handles investigations and examinations brought by state banking and financial services regulators and attorneys general and federal agencies.

He also helps clients navigate mergers and acquisitions, private equity investments, real estate transactions, and business-related disputes.

Dustin's Affiliations

- American Bar Association, Business Law Section, Consumer Financial Services Committee
    - Publications and Communications Subcommittee, Chair, 2019 – 2020
    - Membership Subcommittee:
        - Chair, 2024 – present
        - Vice-Chair, 2021 – 2024

    - Young Lawyers Subcomittee, Vice-Chair, 2022 – present
- American Financial Services Association (AFSA), State Government Affairs Committee, Operations and Regulatory Compliance Committee
- Conference on Consumer Finance Law (CCFL)
- Louisiana Bankers Association, Bank Counsel
- New Orleans Bar Association

Areas of Focus

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

Services: Corporate & Transactions; Data Privacy, AI & Cybersecurity; Fair Debt Collection Practices Act (FDCPA); Financial Services Regulatory & Compliance; Mergers & Acquisitions; Real Estate Transactions & Lending; Regulatory & Compliance ; Telephone Consumer Protection Act (TCPA); White Collar Defense, Investigations & Enforcement

Experience

- Engaged to advise one of the largest US banks and financial services companies in connection with a planned merger with another institution. Specifically, to advise the bank on a host of federal and multi-state issues related to additional products offered by the institution, including mortgage and personal loans, enhancing its compliance management system to support these new products, and to provide strategic advice related to the merger.
  Oversees and conducts due diligence of automotive dealers and sales finance companies to whom an auto finance client purchases bulk portfolios of retail installment sales contracts and engages in commercial lending transactions secured by such contracts; counsels and provides guidance on federal and state regulatory and compliance matters related to these transactions
- Routinely represents a financial institution client in connection with commercial loan transactions and then advises the bank on loan workout and restructuring matters. The legal team has advised the bank on multiple loan workout and restructuring matters in multiple jurisdictions. These matters include commercial loan syndications for which the client is the lead bank involving loans in excess of $150 million. Hinshaw provides a multi-disciplinary team to diligence loan borrowers, advise the bank of quantification of risk and provide risk mitigation strategies, leading negotiations with borrowers, their counsel, and the syndication banks.
- Assists an auto finance client in the nationwide rollout of a direct lending program, including issues relating to licensing, documentations, originations, servicing, and state exam support.

- Provides close coordination with federal credit union client's legal department and impacted business units to implement recommended enhancements to the client's bankruptcy servicing practices, policies, procedures, consumer correspondence, and related processes across all product lines. The Hinshaw team also continues to provide advice regarding various consumer lending compliance matters, deliver monthly state law updates impacting motor vehicle repossessions, and advise on supervisory examination matters
- Successfully negotiated a resolution in the investigation of multiple auto financial services clients brought by the Massachusetts Attorney General regarding certain repossession and collection practices.
- Advises a bank client on issues related to its fair lending program, on bank regulatory matters, assisted with exploration of new vendor relationships and other potential innovations related to its consumer lending activities.

  Supported a consumer lending client expand its consumer lending products into multiple states, including Arizona, Florida, Indiana, and Wisconsin; understand the requirements for selling and financing credit insurance and motor club agreements across its multistate footprint; and explore the potential risks and benefits of a bank partnership model. This growth is part of the company's digital transformation and ambitious expansion plans making it one of the fastest growing consumer lenders.
- Advises an auto financial services client on a variety of federal and state law compliance matters impacting its business operations. The legal team has advised the company on issues related to potential changes to the company's business structure, issues related to expanded business operations, issues related to federal and state examinations, and issues related to property insurance, in addition to servicing and collections matters.
- Advises a bank client on key matters related to its commercial lending business focused on motor vehicle dealers. The legal team assists the bank in developing template loan documentation, development of policies and procedures, training, and related matters. This work is in addition to ongoing advice on key regulatory matters related to the bank's consumer lending products and defense of retail bank litigation. The team's work with the bank is multi-jurisdictional and is not limited to Louisiana.

Recognition

- *The Best Lawyers: Ones to Watch™,* Banking and Finance Law, 2023 – 2026; Financial Services Regulation Law, 2023 – 2026
- *Chambers USA: America's Leading Lawyers for Business,* Financial Services Regulation: Consumer Finance (Compliance) – USA – Nationwide, (Up and Coming) 2025
- *Louisiana Super Lawyers,* Rising Star, 2021 – 2025

Credentials

Education

Loyola University New Orleans College of Law, JD, *magna cum laude*, 2014
Washington and Lee University, BS, 2009

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

Languages

Latin

Interests

Did you know...

Dustin is an avid runner, and a good cook.

Community/Civic Activities

- Hogs for the Cause, Team Sales Manager, Proprietor of "Dusty's General Store"

Thought Leadership

Presentations

- 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
- "CFPB's Nonbank Registry Final Rule," American Financial Services Association (AFSA) Operations and Regulatory Compliance Committee (ORCC), Webinar, July 16, 2024
- Co-Presenter, "The Consumerization of Small Business Lending," Conference on Consumer Finance Law, Chicago, Illinois, May 31, 2024
- Co-Presenter, "Testing and Remediation," Operations & Regulatory Compliance Committee Meeting, American Financial Services Association Independents Conference, Fort Lauderdale, Florida, May 20, 2024
- Co-Presenter, "Commercial Lending Updates – Corporate Transparency Act, Rule 1071 and State Commercial Lending Disclosures," 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, "The FTC's CARS Rule," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "Bankruptcy Basics: What Every Auto Finance Company Needs to Know," Hinshaw & Culbertson LLP, Webinar, November 16, 2023
- Co-Presenter, "The Next Era of Federal and State Regulation of Commercial Credit," 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
- Co-Presenter, "Regulatory Considerations for Marketing and Advertising to Consumers," New Orleans Bar Association *By Young Lawyers, Procrastinators' Programs CLE For Young Lawyers,* New Orleans, Louisiana, December 14, 2022
- Co-Presenter, "Commercial Financing Disclosures for the Automotive Finance Industry: The Road Forward," Hinshaw & Culbertson LLP, Virtual Event, October 13, 2022
- Panelist, "Ethics: Privacy Concerns & Protecting Client Information in Times of COVID," New Orleans Bar Association *By Young Lawyers, For Young Lawyers* Webinar, December 15, 2021
- Panelist, "Latest Trends in Auto Finance: Insights on Key Issues Facing Lenders Today," Hinshaw & Culbertson LLP, Virtual Event, November 30, 2021
- Panelist, "Privacy Concerns & Protecting Client Information in Times of COVID," New Orleans Bar Association *By Young Lawyers, For Young Lawyers* Webinar, December 15, 2020
- Panelist, "CFPB Debt Collection Rule Series: Advisory Opinions," *AccountsRecovery.net*, Webinar, December 10, 2020
- "Advertising and Lead Generation," 2019 Consumer Finance Legal Conference, New Orleans, Louisiana, October 15, 2019
- "Hot Topics in Consumer Finance," ABA Consumer Financial Services Committee Business Law Section 2019 Annual Meeting, Washington, D.C., September 13, 2019
- "Advertising and Marketing Compliance: Rules of the Road for Lead Generators," Online Lenders Alliance Compliance University, Washington, D.C., July 23, 2019
- "Advertising and Marketing Compliance: Lead Generator Concerns," 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 19, 2018
- "State Repossession Requirements: Compliance Headaches and Litigation Nightmares," 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 18, 2018
- "Marketplace Lending Update: Litigation, Enforcement, and Regulatory Challenges," 2018 Consumer Finance Legal Conference, New Orleans, Louisiana, October 18, 2018
- "State Licensing Issues: How to Ease Your Pain at the State Level," Online Lenders Alliance Compliance University, Washington, D.C., August 1, 2018
- "Advertising and Marketing of Financial Products," 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 13, 2017

- “Hot Topics in Auto Finance Servicing: Onboarding, Repos, and Bankruptcy Challenges,” 16th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, October 12, 2017
- “Online Advertising and Marketing: Meeting Customer Acquisition Goals While Mitigating the Regulatory Risk,” ABA Business Law Section Annual Meeting, Chicago, Illinois, September 14, 2017
- “CFPB Short-Term Credit Proposal,” ABA Business Law Section 2017 Consumer Financial Services Committee Winter Meeting, Carlsbad, California, January 12, 2017
- “Fair Lending, Disparate Impact, and Indirect Finance after Inclusive Communities,” 15th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, September, 29, 2016
- “CFPB Short-Term Credit Proposal (Payday Loan Rule),” 15th Annual Consumer Finance Legal Conference, New Orleans, Louisiana, September, 29, 2016
- “Review of Recent CFPB/FTC Cases: What Can We Learn?” Online Lenders Alliance, Compliance University, Washington, D.C., July 27, 2016

Publications

- “CFPB to Restart Examinations Related to Military Lending,” *ARM Compliance Digest*, June 28, 2021
- Co-Author, “Referral Programs: Who Pays and Who Gets Paid?” *Non-Prime Times*, Volume 8, Issue 4, July/August 2019
- “Compliance Considerations when Buying and Selling Customer Leads,” *Auto Finance News*, July 18, 2019
- “Payday Lending Rule Compliance Date Stayed Yet Again by Texas Court,” *Client Alert*, June 6, 2019
- “New York Department of Financial Services Issues Online Lending Report That Includes Recommendations Impacting More Than Online Lenders,” *Client Alert*, July 17, 2018
- Co-Author, “Online Advertising and Marketing Developments,” *The Business Lawyer*, Volume 73, Issue 2, Spring 2018
- “Hold the Phone – The D.C. Circuit Finally Speaks on the TCPA – And It’s Mainly Good News!” *Client Alert*, March 20, 2018
- “Pennsylvania Issues Mortgage Servicing Regulations, Requires Separate Licensure,” *Client Alert*, February 16, 2018
- “Debt Buyer Developments in Colorado, Maine, and Oregon,” *Client Alert*, September 5, 2017
- Executive Editor, “Frequently Used Terms in Automobile Finance Transactions: The Jargon, Lingo, and Lore,” Published by the ABA Business Law Section’s Consumer Financial Services Committee, April 3, 2017
- “The Consumer Financial Protection Bureau Issues Final Rule to Create Consumer Protections for Prepaid Accounts,” *Client Alert*, October 14, 2016
- “Principal Payoff Option: A Viable Exception to the CFPB’s ATR Standard?” *Client Alert*, August 18, 2016
- A Presumption of Unaffordability: The CFPB’s Proposed ATR Standard,” *Client Alert*, July 6, 2016
- “Are You Covered? CFPB’s Proposed Rule Would Severely Limit High-Cost, Small Dollar Loans,” *Client Alert*, June 3, 2016
- “CFPB’s Proposes Rule Would Ban Class Action Waivers in new Contracts, Would Require New Language and Reporting,” *Client Alert*, May 5, 2016

Blog Posts

- FTC Finalizes Significantly Narrowed Junk Fees Rule – Initial Takeaways Applicable to the Auto Industry, Dec 18, 2024
- Utah Governor Cox Signs Bill to Repeal Collection Agency Registration Requirements, Mar 29, 2023
- 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
- Dustin Alonzo and Bonnie Dye Co-Present at New Orleans Bar Association's "Procrastinators' Programs For Young Lawyers, By Young Lawyers", Dec 14, 2022
- Dustin Alonzo to Present on Advisory Opinions Under the new CFPB Debt Collection Rule, Dec 10, 2020

In The News

- A Survey of State Commercial Financing Disclosure Laws by Dustin Alonzo and Adair Kingsmill, Jul 15, 2025
- Dustin Alonzo Discusses New Lease Financing Disclosure Requirements for Automotive Commercial Fleet Lessors, Dec 15, 2022
- In Auto Finance News Story, Dustin Alonzo Discusses New Commercial Financing Disclosure Regulations, Dec 14, 2022
- Dustin Alonzo Analyzes in ARM Compliance Digest: CFPB to Restart Examinations Related to Military Lending, Jul 8, 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
- 105 Hinshaw Lawyers Recognized in 2025 Editions of Best Lawyers in America and Ones to Watch, Aug 15, 2024
- 101 Hinshaw Lawyers Recognized in 2024 Editions of Best Lawyers in America and Ones to Watch, Aug 17, 2023
- Eighty-Seven Hinshaw Lawyers Recognized in 2023 Editions of Best Lawyers in America and Ones to Watch, Aug 18, 2022

Webinars

- Bankruptcy Basics: What Every Auto Finance Company Needs to Know, Thursday, November 16, 2023

- Commercial Financing Disclosures for the Automotive Finance Industry: The Road Forward, Thursday, October 13, 2022
- Latest Trends in Auto Finance: Insights on Key Issues Facing Lenders Today, November 30, 2021 | 12:00 p.m. Central
- Dustin Alonzo to Discuss Protecting Client Information in Times of COVID at New Orleans Bar Association Webinar, Dec 15, 2020

View all of Dustin's Insights