

Margaret A. Hayes

Chicago, IL

She/Her

☎ 312-704-3365

✉ mahayes@hinshawlaw.com



About Margaret

Margaret is a seasoned litigator who handles a wide range of complex cases in state and federal courts. She defends the interests of clients in the financial services industry in jurisdictions across the country in dispute resolution, investigations, compliance, mediations, arbitrations, and trials. Her courtroom experience enables her to confidently and effectively advocate for her clients in any setting, whether arguing before a judge at trial, negotiating a settlement with opposing counsel, or persuading an arbitrator in a hearing.

Within the consumer financial services industry, Margaret regularly defends claims arising under a variety of statutes, including the:

- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Truth in Lending Act (TILA)
- Electronic Funds Transfer Act (EFTA)
- Illinois Consumer Fraud Act (ICFA)

Margaret began her career as a prosecutor in the Cook County State's Attorney's Office, where she was the voice for victims of crimes and tried dozens of cases. She also drafted and argued criminal appeals in the Illinois Appellate Court.

While earning her law degree, Margaret was a judicial extern for Magistrate Judge Michael T. Mason in the US District Court for the Northern District of Illinois and interned with several prosecutors' offices around the country. She also served as the solicitations editor of the *Notre Dame Law School Journal of College & University Law*.

Margaret's Affiliations

- American Bar Association, Consumer Financial Services Committee
- Chicago Bar Association
- Illinois State Bar Association

Areas of Focus

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

Services: Alternative Dispute Resolution (ADR); Appellate; Complex Commercial Litigation; Consumer & Class Action Defense; Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA); Financial Services Litigation; Financial Services Regulatory & Compliance; Litigation & Trial; Regulatory & Compliance

Credentials

Education

University of Notre Dame Law School, JD, *cum laude*, 2015
College of the Holy Cross, BA, 2011

Bar Admissions

Illinois

Court Admissions

US District Court for the Northern District of Illinois
US District Court for the Southern District of Illinois
US District Court for the Eastern District of Missouri
US District Court for the Southern District of Wisconsin

Interests

Did you know...

Margaret has been a group fitness instructor for more than seven years. She also enjoys listening to live music and mastering new recipes.

Thought Leadership

Presentations

- “Cleaning Up Your Credit,” Law at the Library Series (pro bono), Chicago Public Library, Chicago, Illinois, January 24, 2023

Publications

- “Seventh Circuit Affirms Dismissal of FCRA Claim against Equifax, Finding It Is Not Liable for Credit Information in Report Prepared by Third-Party Company,” *ABA Business Law Today*, August 2024
- “Arizona Appellate Court Upholds Arizona ‘Predatory Debt Collection Act’ Savings Clause,” *ABA Business Law Today*, May 2024
- “Ninth Circuit Dismisses Class Action for Alleged Violations of Privacy and Unfair Competition Laws against E-Commerce Payment Platform,” *ABA Business Law Today*, December 2023

In The News

- Hinshaw Attorneys Contribute Six Chapters to the “Attorneys’ Legal Liability” IICLE Handbook, Jun 12, 2025