

## Caleb N. Rosenberg

Counsel

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### OVERVIEW

Caleb helps clients across the financial services industry navigate the complexities of a highly regulated landscape. His work with fintech companies and state and national banks includes advising them on the regulatory risks posed by state and federal laws intended to protect consumers and small businesses in the credit and alternative finance products industry.

Caleb also advises industry trade groups on a variety of matters, including counseling on the impact of pending legislation and rules affecting the group's members. He drafts comment letters and also provides guidance issues that arise in their day-to-day operations.

As a key resource across his clients' needs, Caleb assists with a variety of transactions, such as secured and unsecured loan agreements, retail installment sales contracts, credit card agreements, and alternative finance agreements. His finance experience also includes performing regulatory due diligence on fintech companies.

Caleb provides practical advice on implementing policies and procedures necessary to comply with state and federal law. He assists clients in responding to regulatory inquiries, including those related to the application of state law to bank partnerships and alternative financing products.

Before entering private practice, Caleb was a staff attorney at the U.S. Court of Appeals for the Eighth Circuit, where he provided recommendations in civil and criminal cases on a multitude of topics, including employment discrimination, the Family Medical Leave Act, the Class Action Fairness Act, federal jurisdiction, and civil and appellate procedural rules.

### AWARDS

- *Best Lawyers in America®: Ones to Watch: Banking and Finance Law (2024-2026)*

### TOP AREAS OF FOCUS

- Banking + Financial Services Regulation
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services

- [Financial Services](#)
- [Student Lending](#)

## ALL AREAS OF FOCUS

- [Banking + Financial Services Regulation](#)
- [Consumer Financial Protection Bureau \(CFPB\)](#)
- [Consumer Financial Services](#)
- [Financial Services](#)
- [Payments + Financial Technology](#)
- [Small Business Investment Company \(SBIC\)](#)
- [Student Lending](#)

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- The George Washington University Law School, J.D., *with honors*, 2014, articles editor, *Journal of Energy and Environmental Law*
- The George Washington University, B.A., *magna cum laude*, 2010

### BAR ADMISSIONS

- District of Columbia
- Maryland
- New York
- New Jersey

## SPEAKING ENGAGEMENTS

- Panelist, "[Compliance and Enforcement in Consumer Financial Services: Navigating the Changing Landscape of Federal and State Oversight](#)," myLawCLE, October 29, 2025.
- Speaker, "[Federal Rulemaking and Enforcement – One Step Back and Two Steps Forward?](#)" 2025 OLA Legal Issues Conference, February 11, 2025.
- Speaker, [TPPPA 2023 Solving the Payments Puzzle Conference](#), September 12-14, 2023.

## PUBLICATIONS

- Podcast, "[Point-of-Sale Finance Series: The New Regulatory Reality for Small Business Financing and Trade Credit](#)," *The Consumer Finance Podcast*, February 12, 2026.
- Podcast, "[Point-of-Sale Finance Series: Federal Shake-Ups and the Rise of Income Share Agreements in Student Loan Financing](#)," *The Consumer Finance Podcast*, February 5, 2026.
- Podcast, "[Point-of-Sale Finance Series: The Holder Rule at 50](#)," *The Consumer Finance Podcast*, December 11, 2025.
- Podcast, "From Banks to FinTech: The Evolution of Small Business Lending," *Payments Pros – The Payments Law Podcast*, July 9, 2025 and *The Consumer Finance Podcast*, July 10, 2025.
- Co-author, "[OCC Patriot Bank Order Spotlights AML Issues For Managers](#)," *Law360*, April 11, 2025.

- Co-author, “CFPB Issues a Roadmap for States Days Before Trump Takes Office,” *Consumer Financial Services Law Monitor*, January 15, 2025. Republished on *insideARM* on January 23, 2025, in their newsletter on January 27, 2025, and mentioned in this *insideARM* article on February 3, 2025.
- Podcast, “The Evolving Landscape of B2B Payments: Regulatory Trends and Financial Practices Explained,” *Payments Pros – The Payments Law Podcast*, October 2, 2024.
- Podcast, “Auto Finance – CFPB Circular Release,” *The Consumer Finance Podcast*, June 18, 2024.
- Co-author, “Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead,” *Troutman Pepper*, February 1, 2024.
- Co-author, “FTC Revisiting Key Digital Advertising Guidance,” *DBA Digest*, June 10, 2022.