

Christine Emello

Associate

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OVERVIEW

Christine focuses her practice on consumer financial services matters, with an emphasis on disputes, litigation, investigations, and examinations. She has worked on both federal and state court cases in jurisdictions across the U.S. Christine drafts pleadings, including complaints, motions, and responses, and prepares witnesses for cases involving state and federal laws such as the Telephone Consumer Protection Act (TCPA), the Fair Credit Reporting Act (FCRA), and the Fair Debt Collection Practices Act (FDCPA). She has worked on cases for a variety of financial institutions, banks, and lenders, including a large multinational bank, a major national health care consulting firm, and a leading worldwide online payments platform.

She also represents banks, fintechs, and financial services companies in connection with regulatory examinations and investigations brought by state and federal regulators, including the CFPB, the DOJ, and state attorneys general.

Christine frequently works with clients who do business in many, or all, of the 50 U.S. states. She has experience conducting 50-state surveys of state consumer finance-related laws and regulatory agencies, and in applying the research to the benefit of clients.

TOP AREAS OF FOCUS

- Consumer Financial Services
- Fair Lending
- Litigation + Trial
- Telephone Consumer Protection Act (TCPA)

ALL AREAS OF FOCUS

- Consumer Financial Services
- Fair Lending
- Financial Services
- <u>Litigation + Trial</u>

Telephone Consumer Protection Act (TCPA)

PROFESSIONAL/COMMUNITY INVOLVEMENT

• Member, Atlanta Legal Aid Service Council

EDUCATION AND CERTIFICATIONS

EDUCATION

- Emory University School of Law, J.D., with honors, 2019, managing editor, Emory Law Journal
- Boston College, B.A., 2016, Universidad Complutense de Madrid (study abroad Fall 2014)

BAR ADMISSIONS

Georgia

COURT ADMISSIONS

- · Supreme Court of Georgia
- · Court of Appeals of Georgia
- Georgia Superior Courts
- U.S. District Court, Middle District of Georgia
- U.S. District Court, Northern District of Georgia
- U.S. District Court, Southern District of Georgia

LANGUAGES

Spanish

PUBLICATIONS

• Co-author, "Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead," Troutman Pepper, February 1, 2024.