

Christine Emello

Associate

Atlanta

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OVERVIEW

Christine focuses her practice on consumer financial services matters, with an emphasis on regulatory compliance, disputes, litigation, investigations, and examinations. She advises a variety of financial institutions, banks, and lenders on compliance with federal and state consumer protection laws, such as the Fair Debt Collection Practices Act, the Equal Credit Opportunity Act, and the Fair Credit Reporting Act.

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.

She seconded to a firm client, a top 10 national bank, where she was embedded among their collections and legal loss mitigation team. In that role, she helped analyze federal and state consumer protection statutes on an ongoing basis and evaluated practical compliance solutions for issues as they occurred.

TOP AREAS OF FOCUS

- Consumer Financial Services
- Fair Debt Collection Practices Act (FDCPA)
- Fair Lending

ALL AREAS OF FOCUS

- Consumer Financial Services
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Lending

- Financial Services

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

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

SPEAKING ENGAGEMENTS

- Speaker, "Beer & Basics Panel," ABA's Consumer Financial Services Committee Meeting 2025, January 23-26, 2025.

PUBLICATIONS

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