

## Ethan G. Ostroff

Partner

Virginia Beach

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Ethan's practice focuses on financial services litigation and compliance counseling, as well as digital assets and blockchain technology. With a long track record of successful litigation results across the U.S., both bank and non-bank clients rely on him for comprehensive advice throughout their business cycle.

### OVERVIEW

Ethan's focus is on litigation, compliance counseling, regulatory investigations, and product development for clients in the financial services sector. He helps businesses with the myriad of federal and state consumer protection and other laws regulating financial services as well as other types of consumer-facing companies.

Ethan represents a wide range of stakeholders in the financial services ecosystem, including banks of all sizes, fintech companies, specialty consumer reporting agencies, payments companies, mortgage servicers, auto finance companies, credit card issuers, specialized lenders, and debt buyers and debt collectors. He has achieved successful results on behalf of many clients facing single-plaintiff and class action litigation in federal and state courts, as well arbitration in AAA and JAMS, across the entire country. Ethan also works with clients on compliance issues, particularly with respect to credit reporting and collections, and interactions with regulators such as the CFPB, the FTC, and state attorneys general.

Ethan is the co-leader of the firm's digital assets and blockchain team, and a co-leader of the Consumer Financial Services practice group's AI task force. He co-hosts *The Crypto Exchange* podcast, regularly writes on issues in this space for the firm's financial services and consumer financial services blogs, and his thought leadership has been published in *Law360* and *CoinDesk*. He has advised businesses and individuals, including an international cryptocurrency exchange and software technology, payments, and fraud prevention companies, on compliance and regulatory issues relating to federal and state money services business laws, OFAC and FinCEN requirements, securities investigations regarding cryptocurrency tokens, and privacy and data sharing concerns.

Ethan has represented many businesses in venues nationally in class action and individual consumer litigation, in particular with the "alphabet soup" of consumer protection statutes, including the:

- Fair Credit Reporting Act (FCRA), Regulation V (Reg V), and state law analog statutes
- Fair Debt Collection Practices Act (FDCPA), Regulation F (Reg F), and state law analog statutes
- Telephone Consumer Protection Act (TCPA), Telemarketing Sales Rule (TSR), and state law analog statutes
- Electronic Fund Transfer Act (EFTA) and Regulation E (Reg E)

- Truth in Lending Act (TILA) and Regulation Z (Reg Z)
- Equal Credit Opportunity Act (ECOA) and Regulation B (Reg B)
- Real Estate Settlement Procedures Act (RESPA) and Regulation X (Reg X)

Ethan also has experience handling business litigation, including patent, trademark and other intellectual property litigation, commercial real estate disputes, shareholder/partner/member disagreements, and construction disputes on behalf of owners, general contractors, and subcontractors.

## **REPRESENTATIVE MATTERS**

### **Financial and Consumer Law Litigation**

- Represented banks of all sizes, fintech companies, bank and nonbank mortgage servicers, auto finance companies, payment processors, credit card issuers and servicers, specialized lenders, student loan servicers, debt buyers, and collection agencies in thousands of individual and class action lawsuits under federal and state consumer protection laws, including the FCRA, TCPA, FDCPA, EFTA, ECOA, RESPA, TILA, and other federal and state laws.
- Represented banks of all sizes in creditor's rights litigation and counseling regarding compliance with federal and state laws as well as interacting with regulators.
- Successfully represented auto finance and payment processing companies to obtain the dismissal with prejudice of multiple national class actions brought under the TCPA after contested motions practice.
- Represented software technology and payment processors in consumer and commercial litigation, including offensive collection matters and data breaches.

### **Consumer Law Counseling and Compliance**

- Counseled auto finance companies, consumer finance companies, nonbank and fintech lenders, credit card issuers, and specialized lenders in numerous compliance issues under federal and state laws.
- Advised existing and startup companies, including payment processor, fraud prevention, and identity verification companies on the FCRA, state consumer reporting laws, licensing requirements, and other compliance requirements to become consumer reporting agencies.
- Advised clients on data aggregation and other innovative consumer and business products that may implicate credit reporting laws.
- Counseled providers of consumer and small business financial services, including banks and fintech companies, on regulatory compliance involving the FCRA, GLBA, ECOA, fair lending, licensing, and open banking.
- Counseled auto finance, credit card, transportation logistics, and health care companies with regard to the use of telephony systems, including text message programs.
- Advised publicly traded digital financial services companies on data sharing and compliance with federal laws, including the FCRA/Regulation V and the GLBA.
- Advised debt buyers and collection agencies on compliance issues and counseling on interactions with regulators involving the FDCPA, FCRA, TCPA, EFTA, and other federal and state laws.
- Counseled banks of all sizes on compliance with federal and state laws as well as interacting with state and federal regulators.

### **Digital Assets and Blockchain Technology**

- Advised international cryptocurrency exchange on state and federal money transmission law compliance and regulatory issues, including OFAC and FinCEN virtual currency guidance.

- Advised payments and fraud prevention companies on compliance and regulatory issues relating to crypto, including federal and state money services business laws, privacy and data sharing concerns, and compliance with the FCRA, GLBA, and ECOA.
- Advised digital asset companies regarding the creation, implementation, and maintenance of international privacy programs.
- Advised businesses and individuals on “securities” status of cryptocurrency tokens.
- Counseled publicly traded international digital commerce company with respect to rights and obligations regarding servicing and collections activities involving crypto accounts.

## AWARDS

- *Best Lawyers in America®: Lawyer of the Year: Litigation – Banking & Finance* (2026)
- *Best Lawyers in America®: Consumer Law* (2025-2026), *FinTech Practice* (2024-2026), *Litigation – Banking & Finance* (2024-2026)
- Top Lawyer, *Coastal Virginia Magazine* and *CoVa BIZ Magazine* (2018, 2024)
- *JD Supra, Readers Choice Awards*, Finance & Banking (2023-2025)
- Rising Star, Consumer Law, *Law & Politics’ Virginia Super Lawyers* (2012-2017)
- Legal Elite Under 40 (2009, 2014-2016), Appellate Law (2011-2013), and Civil Litigation (2017-2023), *Virginia Business*

## TOP AREAS OF FOCUS

- Artificial Intelligence
- Banking Litigation
- Class Action
- Digital Assets + Blockchain
- Fair Credit Reporting Act (FCRA)
- Financial Services
- Marketing + Advertising
- Payments + Financial Technology
- Real Estate Litigation
- Technology
- Telephone Consumer Protection Act (TCPA)

## ALL AREAS OF FOCUS

- Artificial Intelligence
- Auto Finance
- Banking Litigation
- Business Litigation
- Class Action
- Consumer Debt Servicing + Protection
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Consumer Law Compliance

- Consumer Reporting Agencies + Background Screening
- Digital Assets + Blockchain
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Marketing + Advertising
- Mortgage Lending + Servicing
- Payments + Financial Technology
- Real Estate Litigation
- Student Lending
- Technology
- Telephone Consumer Protection Act (TCPA)

## **PROFESSIONAL/COMMUNITY INVOLVEMENT**

- Member, Association for Credit and Collection Professionals International (ACA)
  - Virginia chair, ACA Attorney State Chair Program (2013-present)
  - Member, ACA Council of Delegates
  - Member, ACA Education Foundation Board of Directors
- Member, Virginia Collectors Association
- Member, Receivables Management Association International (RMA)
  - Member, RMA Amicus Committee
  - Virginia Legislative chair, RMA State Legislative Committee
  - Member, RMA Federal Regulatory and Legislative Committee
- Member, Virginia Bar Association (2006-present)
  - Member, Executive Committee, Young Lawyers Division, Virginia Bar Association (2013-2014)
  - Co-chair, Disaster Legal Assistance Committee, Young Lawyers Division, Virginia Bar Association (2007-2014)
- Member, Board of Directors, For Art's Sake (2007-2010)

## **PROFESSIONAL EXPERIENCE**

- Legal intern to the Honorable Richard W. Roberts, U.S. District Court for the District of Columbia, 2004-2005

## **EDUCATION AND CERTIFICATIONS**

### **EDUCATION**

- American University Washington College of Law, J.D., *cum laude*, 2005
- The University of Memphis, M.A., 2002, philosophy
- Emory University, B.A., *summa cum laude*, 1999, philosophy, Philosophy

### **BAR ADMISSIONS**

- Virginia

## **COURT ADMISSIONS**

- U.S. Court of Appeals, Second Circuit
- U.S. Court of Appeals, Third Circuit
- U.S. Court of Appeals, Fourth Circuit
- U.S. Court of Appeals, Sixth Circuit
- U.S. Court of Appeals, Eleventh Circuit
- U.S. District Court, District of Colorado
- U.S. District Court, Northern District of Illinois
- U.S. District Court, Southern District of Illinois
- U.S. District Court, Northern District of Indiana
- U.S. District Court, Southern District of Indiana
- U.S. Bankruptcy Court, Eastern District of Michigan
- U.S. Bankruptcy Court, Western District of Michigan
- U.S. District Court, Eastern District of Michigan
- U.S. District Court, Western District of Michigan
- U.S. District Court, District of Nebraska
- U.S. District Court, Northern District of New York
- U.S. District Court, Western District of New York
- U.S. District Court, District of North Dakota
- U.S. District Court, Northern District of Ohio
- U.S. District Court, Western District of Tennessee
- U.S. District Court, Eastern District of Texas
- U.S. District Court, Northern District of Texas
- U.S. District Court, Southern District of Texas
- U.S. District Court, Western District of Texas
- Supreme Court of Virginia
- U.S. Bankruptcy Court, Eastern District of Virginia
- U.S. Bankruptcy Court, Western District of Virginia
- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Western District of Virginia
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, Western District of Wisconsin

## **CLERKSHIPS**

- Hon. H. Thomas Padrick, Jr., Virginia Beach Circuit Court, 2005-2006
- Hon. Fredrick B. Lowe, Virginia Beach Circuit Court, 2005-2006
- Hon. A. Bonwill Shockley, Virginia Beach Circuit Court, 2005-2006

## **LANGUAGES**

- German (basic)

## SPEAKING ENGAGEMENTS

- Speaker, “Metro 2 Primer,” Troutman Pepper Webinar, October 5, 2023.
- Speaker, “High Risk Lending, Debt Collection, and Debt Settlement Company Update,” TPPPA Conference, November 16-18, 2022.
- Speaker, “Crypto Regulations and Guidance,” NAFCU’s Regulatory Compliance and BSA Seminar, September 28, 2022.
- Speaker, “Consumer Financial Services Year in Review and A Look Ahead Webinar Series: Litigating Consumer Claims in a Post-Regulation F World,” Troutman Pepper, March 9, 2022.
- Co-presenter, “Your Definitive Guide to Credit Reporting During the Time of COVID 19,” Troutman Sanders Webinar, June 30, 2020.
- Presenter, “RMAI’s Take on CFPB Rulemaking,” 2020 RMAI Annual Conference, February 5, 2020.
- Presenter, “Credit Reporting – Is the Juice Worth the Squeeze?,” 2020 RMAI Annual Conference, February 5, 2020.
- Speaker, “Key Takeaways from the CFPB’s Proposed Debt Collection Rule,” Troutman Sanders Webinar, May 15, 2019.
- Speaker, “Consumer Financial Services Outlook 2019,” Troutman Sanders Webinar, February 12, 2019.
- Presenter, “Furnisher Duties Under the FCRA/FCRA Compliance for Furnishers,” Receivables Management Association International 22nd Annual Conference, Las Vegas, NV, February 7, 2019.
- Speaker, “2018 Update on FDCPA Case Law, Litigation Trends, & Regulatory Enforcement,” Receivables Management Association, December 27, 2018.
- Speaker, “TCPA Update,” Credit and Collection News Annual Conference, Lake Tahoe, CA, April 11-12, 2018.
- Presenter, “Detangling Licensing Requirements – Monitoring for Changes, License Maintenance and Practical Considerations,” 2018 RMA Annual Conference.
- Presenter, “What to Expect From the CFPB,” Lorman Education Services, January 30, 2018.
- Speaker, “Top Ten Debt Collection Lessons From 2017,” American Financial Services Association, November 9, 2017.
- Presenter, “An Overview of the CFPB,” Virginia Creditors Bar Association, Eighth Annual Collections Seminar, Williamsburg, VA, October 5, 2017.
- Presenter, “Credit Card Collections: Best Practices,” *Lorman Education Services*, August 30, 2017.
- Panelist, “Debt Collection Litigation Management Best Practices,” ACA International Convention, Seattle, WA, July 17, 2017.
- Panelist, “A Review of the Supreme Court’s Decision in *Henson v. Santander Consumer USA*,” Troutman Sanders Consumer Financial Services Webinar Series, June 12, 2017.
- Presenter, “All You Need to Know About the Fair Debt Collection Practices Act but Didn’t Know to Ask,” *Lorman Education Services*, May 15, 2017.
- Panelist, “Electronic Fund Transfer Act (EFTA) – Latest Trends and Developments,” Troutman Sanders Consumer Financial Services Webinar Series, March 23, 2017.
- Presenter, “Navigating Risks, Threats, and Lawsuits in the Credit and Collection Industry,” *Lorman Education Services*, July 28, 2016.
- Presenter, “Significant Cases Affecting the Debt Buying Industry in 2016,” *Debt Buyers Association International Webinar*, July 19, 2016.
- Speaker, “Maintain TCPA Compliance – Understand What HIPAA Constitutes as a Health Care Message,” *Lorman Education Services*, April 12, 2016.
- Panelist, “Attorney/Debt Buyer Roundtable,” *Debt Buyers Association Annual Conference*, Las Vegas, NV, February 9-11, 2016.
- Presenter, “All You Need to Know About the Fair Debt Collection Practices Act but Didn’t Know to



Ask,” *Lorman Education Services*, December 17, 2015.

- Presenter, “Debt Collectors and Federal Regulators: Recent Developments With the CFPB, FTC and FCC,” *Virginia Creditors Bar Association, Sixth Annual Collections Seminar*, Williamsburg, VA, October 8, 2015.
- Speaker, “The Devil in the Details: High-Risk FCRA Reporting Issues for Furnishers,” *The Association of Credit and Collection Professionals 2015 International Annual Convention and Expo (ACA)*, Boston, MA, July 20, 2015.
- Presenter, “Navigating Risks, Threats and Lawsuits in the Credit and Collection Industry,” live webinar, *Lorman Education Services*, August 27, 2014.
- Presenter, “CFPB, FTC, State Regulators and Compliance,” *Credit and Collection News seminar*, Atlanta, GA, February 18-19, 2014.

## PUBLICATIONS

- Co-host, *The Crypto Exchange Podcast*.
- Co-author, “FDIC Proposes Stablecoin Rule Opening a Pathway for Bank Issued Tokens,” *Financial Services Blog*, December 30, 2025.
- Co-author, “Federal Reserve Floats Special Purpose Payment Accounts for Fintechs and Nontraditional Banks,” *Financial Services Blog*, December 23, 2025.
- Co-author, “The GENIUS Act: What Is It and What’s Next?,” *The Journal of Robotics, Artificial Intelligence & Law*, Volume 9, No. 1, January-February 2026.
- Podcast, “The Future of Bank-Fintech Collaborations in Digital Finance,” *Payments Pros – The Payments Law Podcast*, October 15, 2025.
- Co-author, “SEC No-Action Letter: Expanding Custody Options for Crypto Assets With State Trust Companies,” *Troutman Pepper Locke*, October 7, 2025.
- Co-author, “CFTC Seeks Public Feedback on Tokenized Collateral and Stablecoins Initiative,” *Financial Services Blog*, September 25, 2025.
- Co-author, “New York Issues Guidance on Blockchain Analytics for Banking Institutions,” *Financial Services Blog*, September 23, 2025.
- Co-author, “Trump Administration’s Landmark Report on Digital Assets,” *Troutman Pepper Locke*, September 18, 2025.
- Co-author, “Senate Bill Could Overhaul Digital Asset Market Structure,” *Law360*, September 15, 2025.
- Co-author, “The Homebuyers Privacy Protection Act Becomes Law,” *Consumer Financial Services Law Monitor*, September 12, 2025.
- Co-author, “SEC’s Spring 2025 Rulemaking Agenda and the Crypto Revolution,” *Financial Services Blog*, September 5, 2025.
- Co-author, “SEC and CFTC Staff Issue Joint Statement on Digital Asset Commodity Transactions,” *Financial Services Blog*, September 5, 2025.
- Co-author, “CFTC Issues New Advisory on FBOT Registration Opening the Path for Offshore Cryptocurrency Firms,” *Financial Services Blog*, September 2, 2025.
- Co-author, “Senate Banking Committee Releases Draft Digital Asset Market Structure Bill and Request for Information,” *Consumer Financial Services Law Monitor*, August 4, 2025.
- Co-author, “Oregon Passes New Telephone Solicitation Law,” *Consumer Financial Services Law Monitor*, July 31, 2025.
- Co-author, “Credit Unions Advocate for Digital Asset Custody in Light of GENIUS Act,” *Consumer Financial Services Law Monitor*, July 23, 2025.
- Co-author, “The GENIUS Act: What Is It and What’s Next?,” *Troutman Pepper Locke*, June 24, 2025.
- Co-author, “Digital Asset Regulation and The CLARITY Act of 2025,” *Troutman Pepper Locke*, June 9, 2025.

- Co-author, ["Navigating Change: First 100 Days Under the Trump Administration,"](#) *2025 Digital Asset Developments*, May 28, 2025.
- Co-author, ["SEC Clarifies Disclosure Requirements for Crypto Asset Securities,"](#) *Financial Service Blog*, April 29, 2025.
- Author, ["U.S. Department of Education to Resume Federal Student Loan Collections,"](#) *Consumer Financial Services Law Monitor*, April 23, 2025. Republished in *insideARM*, May 6, 2025.
- Co-author, ["FDIC Turns a New Page on Banks' Engagement in Crypto-Related Activities,"](#) *Financial Services Blog*, March 31, 2025.
- Co-author, ["OCC Clarifies Bank Authority to Engage in Certain Cryptocurrency Activities,"](#) *Financial Services Blog*, March 12, 2025.
- Author, ["FDIC Releases Documents and Signals Easing of Restrictions on Crypto-Related Activities,"](#) *Financial Services Blog*, February 25, 2025.
- Co-author, ["CFPB Continues "Pausing" Litigation: This Time in Medical Debt Rule Litigation,"](#) *Consumer Financial Services Law Monitor*, February 7, 2025. Republished in *insideARM*, February 12, 2025.
- Co-author, ["CFPB Finalizes Rule to Remove Medical Bills from Consumer Reports,"](#) *Consumer Financial Services Law Monitor*, January 7, 2025. Republished in *insideARM*, January 9, 2025.
- Podcast, ["Lemon Law Shakeup: Rodriguez vs. FCA US Has Unexpected Result,"](#) *Moving the Metal: The Auto Finance Podcast*, November 25, 2024.
- Co-author, ["Breaking Down CFTC's Novel Theory Driving Uniswap Action,"](#) *Law360*, October 8, 2024.
- Co-author, ["Will Resiliency Carry the Digital Asset Sector Through 2024?,"](#) *Troutman Pepper*, April 23, 2024.
- Co-author, ["CFPB Amicus Brief Supports FDCPA Claim for Unknowing Stay Violation,"](#) *insideARM*, February 6, 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's Sensitive Location Privacy Collection and Sale Expectations: Insights From Data Broker Settlements \(and 10 Action Items to Take Now\),"](#) *Troutman Pepper*, January 16, 2024.
- Co-author, ["Pa. Autodialer Decision Has Turned TCPA Tides in 3rd Circ."](#) *Law360*, October 18, 2023.
- Co-author, ["CFPB Outlines Rulemaking Plan to Dramatically Alter Decades of FCRA Requirements for Everyone in the Consumer Data Ecosystem,"](#) *Troutman Pepper*, September 21, 2023.
- Co-author, ["What Will Be the Next Target of the SEC's Enforcement Regime?,"](#) *CoinDesk*, September 13, 2023.
- Co-author, ["FinCEN Issues Alert for Financial Institutions on Red Flags for 'Pig Butchering' Schemes,"](#) *Troutman Pepper Financial Services*, September 12, 2023.
- Podcast, ["CFPB's Rulemaking Under the FCRA,"](#) *The Consumer Finance Podcast* and *FCRA Focus*, September 7, 2023.
- Co-author, ["Impending FCRA Data Broker Rulemaking Announced by CFPB Director Chopra at White House Data Broker Roundtable,"](#) *Troutman Pepper*, August 16, 2023.
- Co-author, ["SEC v. Ripple Labs, Inc.: XRP Considered an Unregistered Security in Institutional Sales but Not in Programmatic Sales or Other Distributions,"](#) *Troutman Pepper*, July 14, 2023.
- Co-author, ["Proposed SEC Rule Would Place Cryptocurrency Trading Platforms Under SEC Jurisdiction,"](#) *Troutman Pepper*, May 4, 2023.
- Co-author, ["Bank Secrecy Act's Crypto Expansion Is on the Horizon,"](#) *Law360*, February 7, 2023.
- Co-author, ["Federal Reserve Board Rejects Application by SPDI That Is Not Federally Regulated,"](#) *Troutman Pepper*, January 31, 2023.
- Co-author, ["Prosecutors and Regulators Announce Criminal Charges and Civil Enforcement Actions Against Sam Bankman-Fried Following FTX Collapse,"](#) *Troutman Pepper*, December 16, 2022.
- Co-author, ["SEC Advises Companies to Disclose Crypto Market Exposure,"](#) *Troutman Pepper*, December 13, 2022.



- Co-author, "SEC Scores Victory in Ongoing Effort to Classify Cryptocurrencies as Securities," *Troutman Pepper*, November 17, 2022.
- Co-author, "Proposed Legislation Would Allow Furnishing Utility and Phone Bills to Credit Reporting Agencies," *Westlaw Today*, October 11, 2022.
- Co-author, "Plaintiff, Partner, or Neither? The bZx DAO and the Unknown Tale of Token Approvals," *Troutman Pepper*, September 2, 2022.
- Co-author, "Whose Crypto Is It, Anyway?" *Troutman Pepper*, August 3, 2022.
- Co-author, "Bipartisan Responsible Innovation Act Limits Howey Test; Suggests Non-Depository Institutions May Issue Payment Stablecoins," *Troutman Pepper*, July 6, 2022.
- Co-author, "Delaware Court Issues Novel Ruling Clarifying Treatment of Cryptocurrency Assets When Evaluating Contract Damages," *Troutman Pepper*, April 28, 2022.
- Co-author, "Not Your Keys, Not Your Coin: SEC Tells Crypto-Custody Providers to Report Platform Users' Crypto Holdings as Balance Sheet Liabilities," *Troutman Pepper*, April 25, 2022.
- Co-author, "World's Largest Cryptocurrency Exchange Wins Dismissal of Class-Action Lawsuit," *Troutman Pepper*, April 19, 2022.
- Co-author, "Digital Asset Federal Legislation and Regulatory Developments: Wrap Up of First Quarter 2022," *Troutman Pepper*, April 18, 2022.
- Co-author, "New Virginia Law Permits Banks to Provide Virtual Currency Custody Services," *Troutman Pepper*, April 13, 2022.
- Co-author, "FDIC Requires Notice of Crypto-Related Activities," *Troutman Pepper*, April 8, 2022.
- Co-author, "FTC Enters Consent Agreement With Payment Processor for Opening Merchant Accounts for Fictitious Companies," *insideARM*, March 28, 2022.
- Co-author, "FinCEN Implores Vigilance From Financial Institutions in Anticipation of Attempted Russia Sanctions Evasion," *Troutman Pepper*, March 16, 2022.
- Co-author, "Biden Signs Executive Order on Cryptocurrency," *Troutman Pepper*, March 10, 2022.
- Co-author, "Why Courts Are Skeptical of Past-Due Pay Status Cases," *Law360*, February 25, 2022.
- Co-author, "The Holder Rule and Attorneys' Fees: The FTC Speaks," *National Association of Legal Fee Analysis Blog*, February 24, 2022.
- Co-author, "Hunstein Oral Arguments: Eleventh Circuit Weighs Use of Third-Party Vendors in Debt Collection," *Troutman Pepper*, February 23, 2022.
- Co-author, "Government Efforts to Address Cryptocurrencies Ramp Up as Federal Reserve Releases Report on Digital Currency," *Troutman Pepper*, February 2, 2022.
- Co-author, "2021 Consumer Financial Services Year in Review & A Look Ahead," *Troutman Pepper*, January 28, 2022.
- Co-author, "The Holder Rule and Attorneys' Fees: The FTC Speaks," *Troutman Pepper*, January 24, 2022.
- Co-author, "Navient Settles with State AG Coalition Over Alleged Unfair, Deceptive, and Abusive Student Loan Origination and Servicing Practices," *Troutman Pepper*, January 20, 2022.
- Co-author, "SoFi Gets OCC Approval to Acquire National Bank — But Must Stay Away From Crypto," *Troutman Pepper*, January 20, 2022.
- Co-author, "Stablecoins and Beyond: 2022 Digital Asset Legislation Landscape," *Troutman Pepper*, January 18, 2022.
- Co-author, "FTC Amends 'Safeguards Rule' for Covered Financial Institutions," *Troutman Pepper*, November 3, 2021.
- Co-author, "FTC Testifies Before Congress on Its Work to Protect Consumers From COVID-19 Scams and Threats to Its Ability to Return Money to Victims of Illegal Conduct," *Troutman Pepper Consumer Financial Services Law Monitor*, May 7, 2021.
- Co-author, "Eleventh Circuit Throws Debt Collectors Under the FDCPA Bus for Sharing Account Information

with Letter Vendors,” *Troutman Pepper*, May 5, 2021.

- Co-author, “A Chainsaw, Rather than a Scalpel: Supreme Court Holds Telephony Must Include Random or Sequential Number Generator to Qualify as ATDS under TCPA,” *Troutman Pepper*, April 1, 2021.
- Co-author, “California DFPI Signs First Memoranda of Understanding With Earned Wage Access Companies,” *Troutman Pepper Consumer Financial Services Law Monitor*, February 17, 2021.
- Co-author, “Maryland Attorney General Report Details Recommendations to Assist Residents in COVID-19 Recovery,” *Troutman Pepper State Attorneys General Monitor*, February 2021.
- Co-author, “Federal Judge Temporarily Halts Massachusetts’ Sweeping COVID-19 Debt Collection Emergency Regulations,” *Credit and Collection News*, May 7, 2020.
- Co-author, “CFPB Proposes Time-Barred Debt Supplement to Last Year’s Third-Party Debt Collection Rule,” *Troutman Sanders Consumer Financial Services Law Monitor*, February 25, 2020.
- Co-author, “2019 Consumer Financial Services Year in Review & a Look Ahead,” *Troutman Sanders*, February 24, 2020.
- Co-author, “The Words Strike Back: The Empire of TCPA Litigation Suffers a Mighty Blow at the Hands of the Eleventh Circuit, Which Joins Third Circuit in Finding That an ATDS Requires Random or Sequential Number Generation,” *Troutman Sanders*, January 28, 2020.
- Co-author, “CFPB’s New Debt Collection Rule Would Modernize the FDCPA for Voice Mail, Texting and Email,” *Troutman Sanders*, June 3, 2019.
- Co-author, “Federal Court in Texas Finds No Confusion Over Letter With Same Account Number for Two Separate Medical Debts,” *insideARM*, February 11, 2019.
- Co-author, “2018 Consumer Financial Services Year in Review & a Look Ahead,” *Troutman Sanders*, January 28, 2019.
- Co-author, “Annual Report: 2017 Consumer Financial Services Year in Review and a Look Ahead,” January 10, 2018.
- Co-author, “S. Supreme Court Rejects ‘Meaningful Attorney Involvement’ Case,” *insideARM*, May 9, 2017.
- Co-author, “CFPB Issues ‘Guiding Principles’ for Financial Technology Payment Systems to Ensure Consumer Protections,” *TerraLex Connections*, September 2015.
- Co-author, “New York Announces Sweeping New Regulation of the Debt Collection Industry,” *TerraLex Connections*, March 16, 2015.
- Co-author, “Fourth Circuit Rules Debt Collector Violated ‘Call Charged’ Section of TCPA for Using an ATDS to Call a Residential Landline,” *Terralex Connections*, December 9, 2014.
- Co-author, “TCPA Rule Changes Are in Effect: Is Your Marketing Campaign Ready?,” *TerraLex Connections*, January 2014.

## **MEDIA COMMENTARY**

- Quoted, “US Republicans Declare ‘Crypto Week’ to Mull 3 Crypto Bills,” *Cointelegraph*, July 4, 2025.
- Quoted, “‘No Rules’: NY Federal Court Upends Conviction of Trader Accused of Being Behind \$110M Crypto Heist,” *New York Law Journal*, May 27, 2025.
- Quoted, “CFPB Likely to Step Back from Crypto Regulation,” *Cointelegraph*, April 6, 2025.
- Quoted, “Judge Grants Summary Judgment in FDCPA Case Over Lack of Standing,” *AccountsRecovery.net Compliance Digest*, March 10, 2025.
- Quoted, “FTX’s Collapse Amplifies Calls for Tougher Crypto Oversight,” *Law360*, November 10, 2022.
- Quoted, “3 Ways to Prepare for Ramped-Up FCRA Scrutiny,” *insideARM*, October 14, 2022.
- Quoted, “Appeals Court Upholds 98% Reduction of Damages in TCPA Suit,” *Accounts Recovery: ARM Compliance Digest*, July 29, 2019.
- Quoted, “President Signs IRS Overhaul Bill, Will Adjust Which Accounts Are Placed With Private Collection

Agencies,” *Accounts Recovery: ARM Compliance Digest*, July 15, 2019.

- Quoted, “Judge Grants MSJ For Defendant Using Bona Fide Error Defense in FDCPA Suit,” *Accounts Recovery: ARM Compliance Digest*, July 1, 2019.
- Quoted, “Appeals Court Rules Dismissal of FDCPA Suit Was Premature,” *Accounts Recovery: ARM Compliance Digest*, June 3, 2019.
- Quoted, “Lawsuit Totals Flip-Flop As FDCPA, TCPA Suit Totals Increase and FCRA Suit Totals Drop: WebRecon,” *Accounts Recovery: ARM Compliance Digest*, April 26, 2019.
- Quoted, “Judge Rules on MSJ in CFPB Case Against ‘Phantom’ Debt Collectors,” *Accounts Recovery: ARM Compliance Digest*, April 5, 2019.
- Quoted, “Judge Dismisses FDCPA Suit Over Lack of Proper Creditor Identification in Letter,” *Accounts Recovery: ARM Compliance Digest*, March 1, 2019.
- Quoted, “Despite Dismissal for Lack of Prosecution, Judge Denies Request for Attorney’s Fees in FCRA Case,” *Accounts Recovery: ARM Compliance Digest*, January 24, 2019.