

Lynsey A. Langworthy

Attorney

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OVERVIEW

Lynsey advises financial institutions, creditors, and consumer lenders on regulatory compliance, dispute resolution, and internal governance. She brings more than a decade of experience navigating the full lifecycle of consumer financial services matters — from regulatory counseling and compliance to enforcement response and litigation strategy.

Lynsey has particular depth in debt collection matters, from initial validation and payment negotiation through litigation, judgment, and post-judgment enforcement including garnishment. She guides clients through issues involving the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), Telephone Consumer Protection Act (TCPA), Electronic Fund Transfer Act (EFTA), and Regulation E, as well as applicable state debt collection statutes. Lynsey has experience responding to government agencies including the Office of the Comptroller of the Currency (OCC), the Consumer Financial Protection Bureau (CFPB), and the Equal Employment Opportunity Commission (EEOC).

Before joining the firm, Lynsey served as corporate counsel at a major financial institution, where she counseled the internal customer complaints department on Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) compliance, the FCRA and hard inquiry removals, account status revisions, and bankruptcy law issues. She also spent several years representing creditors in civil debt collection litigation, recovering funds for clients through the full range of post-judgment proceedings.

Beyond financial services matters, Lynsey has experience conducting internal workplace investigations into harassment, discrimination, retaliation, and policy violations.

TOP AREAS OF FOCUS

- [Consumer Financial Services](#)
- [Financial Services](#)

PROFESSIONAL EXPERIENCE

- Associate relations investigator, Capital One Financial, 2019-2026
- Corporate counsel, Capital One Financial, 2016-2019

EDUCATION AND CERTIFICATIONS

EDUCATION

- Thomas M. Cooley Law School, J.D., 2011

- Wayne State University, B.M.E., 2006

BAR ADMISSIONS

- Nevada