Mary C. Zinsner

Partner

Washington, D.C.

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Mary represents banks, lenders, and non-bank financial institutions in complex litigation cases and arbitrations nationwide. Her precision in handling matters in state and federal courts, as well as arbitral forums, is a benefit to clients seeking experienced, effective, and practical counsel.

OVERVIEW

Mary focuses her practice on litigation and strategy in lender liability, check and bank operation, class action, consumer finance, fiduciary matters, and creditor's rights disputes. While she is particularly experienced in the federal and state trial and appellate courts in Virginia, Maryland, and the District of Columbia, and the U.S. Court of Appeals for the Fourth Circuit, Mary represents banking clients in litigation and arbitrations across the U.S.

Mary has handled every type of litigation impacting financial services and consumers, ranging from significant lender liability matters to claims under the Uniform Commercial Code, Electronic Fund Transfer Act, Fair Credit Reporting Act, Real Estate Settlement Procedures Act, Truth in Lending Act, Fair Debt Collection Practices Act, Fair Housing Act, Gramm-Leach Bliley Act, Bank Secrecy Act, Racketeer Influenced and Corrupt Organization Act, and state consumer protection statutes. She is particularly knowledgeable about deposit litigation and issues facing banks in their retail operations.

Clients seek Mary's counseling on compliance issues affecting retail banks and other financial institutions, including matters such as garnishments and pre-litigation disputes involving deposit accounts. She regularly advises clients on pressing issues in financial services litigation, including EFTA, mass arbitration, Ponzi schemes, and elder fraud issues. Mary applies "lessons learned" from litigation to help her clients with all aspects of their daily banking practices. She has also handled cross-border business disputes implicating international issues and multidistrict litigation.

In addition to financial services disputes, Mary has broad commercial litigation experience, regularly handling real property matters involving letters of intent, easements, joint ventures, option agreements, and other issues. She handles business tort, intellectual property, identity theft, and privacy matters, including trade secret theft, covenants not to compete, and other sensitive corporate disputes. Mary also has substantial experience in fiduciary and trust matters.

Since 2020, Mary has served as a neutral on the Roster of Arbitrators of the American Arbitration Association (AAA). As an arbitrator for AAA, she has handled dozens of consumer, commercial, and large complex cases involving myriad issues. Mary enjoys her work as an arbitrator, and her vast experience and understanding of the

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arbitration process helps her obtain excellent outcomes as an advocate for clients in various arbitral forums.

Mary is proud of her ties to Virginia. She clerked for the Honorable Claude M. Hilton, has practiced in the U.S. District Court for the Eastern District of Virginia for more than 30 years, and is a well-known practitioner in the rocket docket. Committed to cultivating professionalism and education on the rule of law, Mary served for six years on the Board of Directors of the Virginia Law Foundation. She is a former member of the Board of Governors of the Virginia Bar Association, a permanent member of the Judicial Conference of the U.S. Court of Appeals for the Fourth Circuit, and a master in the Pauline Newman Inn of Court.

REPRESENTATIVE MATTERS

Financial Institution Litigation

- Successfully represented multiple national, regional, and state-chartered banks, and credit unions against allegations of elder fraud and financial exploitation in connection with their handling of financial transactions for elder adults, including obtaining dismissal of claims asserting negligence, assumption of duty, violation of the Bank Secrecy Act, and failure to comply with regulatory guidelines protecting the elderly.
- Handled numerous EFTA matters for clients, obtaining dismissal of claims and evaluating cases for settlement.
- Represented a national bank and affiliates as court appointed co-counsel in MDL data breach litigation arising out of a well-publicized cybersecurity incident.
- Prevailed on behalf of mortgage division of a national bank in the Superior Court for District of Columbia and negotiated successful settlement in a case filed by a prominent public figure seeking rescission of a multimillion-dollar mortgage loan and alleging claims of violation of Equal Credit Opportunity Act, TILA, and other statutory and state law claims.
- Represented a state-chartered bank post-trial in an appeal and mediation in Florida state court following an adverse jury verdict and multimillion-dollar award in a case involving commercial lending and deposit issues, settling the case successfully for a fraction of the jury verdict.
- Represented the prevailing party in an appeal, obtaining reversal of a judgment against a bank arising from a garnishment dispute where the trial court ruled the bank liable for failing to freeze funds totaling hundreds of thousands of dollars in the subject account.
- Successfully defended and resolved a matter on behalf of a national banking association involving substantial liability on warranty and indemnification claims under the National Automated Clearing House Association (Nacha) rules and regulations, with the bank customer assuming costs of defense and settlement liability. The case involved significant bank customer and sensitive customer-relation issues.
- Regularly defends banks in cases alleging wire fraud and represents financial institutions in claims involving indemnification and assertions of liability between third parties and financial institutions.
- Successfully represents national banking associations, state-chartered banks, and community banks in defense of cases involving crooked bookkeepers and other allegations implicating Uniform Commercial Code liability.
- Represents multiple banks, credit card companies, and mortgage lending institutions in federal court litigation involving claims of violation of the FDCPA, FCRA, ECOA, TILA, and other consumer finance issues.
- Successfully defended and protected bank/mortgage client lien interests in dozens of cases filed by borrowers in multiple states in which they sought to avert foreclosure by asserting violations of federal and state consumer finance and consumer protection statutes.
- Regularly litigates pre-emption issues under various banking statutes.
- Prevailed on a motion to dismiss that was filed on behalf of a national banking association in a case filed by a court-appointed receiver seeking substantial damages and punitives arising out of an asset freeze order served on the bank in connection with a Ponzi scheme orchestrated by the former bank depositor.
- Successfully defended at the trial-court level, and represented the prevailing party in a Virginia Supreme Court appeal in a published opinion representing a national banking association arising from allegations of improper handling by the bank of a multiple-party account.

- Successfully defended multiple financial institutions in cases involving identity theft and related state law claims.
- Successfully represented multiple financial institutions and manufacturers in litigation filed to seize collateral (including airplanes, manufacturing equipment, computers, and intellectual property rights), appoint receivers, request prejudgment attachment, obtain judgment, and collect deficiencies arising out of multimillion-dollar lending and secured lease relationships.

Commercial Litigation

- Represented a *Fortune* 500 company in breach of contract litigation pending in the U.S. District Court for Eastern District of Virginia relating to software provider's failed product and services.
- Prevailed in trial and appellate court representing company defending malicious prosecution claims in Maryland arising out of a defamation lawsuit initiated by the company in state court.
- Represented a global company in parallel litigation pending in federal court in Virginia and Canada arising out of an employment relationship; the case involved issues of trade secret theft and claims under stock incentive plans.
- Represented a national nonprofit sport association in a governance dispute pending in federal court and managing communications with press and an international governing council with respect to the association's sponsored teams and interests.
- Represented the defendant in a copyright action pending in federal court in Virginia involving a computer software program resulting in significant attorney's fee recovery for the defendant in settlement.
- Represented multiple companies engaged in intellectual property and contractual disputes involving computer software.
- Served as local counsel to a leading telecommunications company in a case pending in the U.S. District Court for the Eastern District of Virginia involving national implications to the telecommunications industry.
- Served as Virginia defense counsel to pharmaceutical companies and manufacturers in product liability cases with national significance pending in Virginia.
- Represented the landlord of a large upscale retail mall and other commercial landlords in significant state and federal court litigation.
- Successfully represented insurers in ERISA and insurance coverage disputes.
- Represented lenders in multiple receivership actions, securing commercial property from borrower waste, or dissipation of assets. Successfully obtained orders allowing sale of property and full payoff of debt obligations.

Fiduciary and Estate Litigation

- Represented a national banking association in a successful 12(b)(6) motion before the federal district court, affirmed by the Fourth Circuit Court of Appeals in its published opinion, holding that the bank was not liable to the customer for breach of written contract for failing to follow an alleged oral investment directive of the customer where the discretionary investment account agreement conferred discretion on the bank to make investment decisions and required investment directives to be in writing to be binding.
- Prevailed on motion to dismiss on behalf of national bank defending claims of negligence, breach of fiduciary duty, breach of contract, conversion, and other claims arising out of bank's handling of family trust.
- Regularly represent individuals, heirs, beneficiaries, and family trusts in litigation relating to asset distribution, estate matters, and probate disputes.

Real Property Litigation

- Litigated numerous claims for commercial landlords and tenants in litigation in state and federal court involving monetary and nonmonetary defaults.
- Represented a state-chartered bank in high-profile litigation initiated by unincorporated associations seeking to

enforce easement by public dedication over the bank's real property.

- Successfully settled, for fraction of amount, dispute of claim by prospective purchaser alleging bank improperly refused its exercise of an option to purchase bank-owned real estate.
- Represented the Episcopal Diocese of Virginia in multiple cases consolidated under the Virginia Multiple Claimant Litigation Act in the Circuit Court of Fairfax County, VA, involving departing congregations' claims to historic churches and millions of dollars in real estate. Case involved interplay of Virginia's church property statutes, constitutional, canon, and common law.

AWARDS

- *Best Lawyers in America®:* Commercial Litigation (2013-2027)
- *Virginia Lawyers Weekly,* "Influential Women of Law" (2026)
- *JD Supra* Readers' Choice Awards, Alternative Dispute Resolution (2025-2026)
- *Super Lawyers*, Business Litigation (2013-2020)
- *Washington Business Journal,* Finalist, Top Washington Lawyer, Corporate Litigation (2008)
- James C. Roberts Award recognizing outstanding pro bono performance in the firm's Northern Region, Troutman Sanders LLP (2006)
- Virginia Bar Association, Fellows Award (2001)
- Virginia Bar Association, Emerson G. Spies Award, Young Lawyers Division (1997)
- Legal Services of Northern Virginia, Pro Bono Award (1997)
- Martindale-Hubbell's highest rating for legal ability and ethical standards

TOP AREAS OF FOCUS

- Banking Litigation
- Business Litigation
- Class Action

ALL AREAS OF FOCUS

- Banking Litigation
- Business Litigation
- Class Action
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Consumer Law Compliance
- Credit Unions
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Financial Services Litigation
- Intellectual Property
- Litigation + Trial
- Mortgage Lending + Servicing
- Pharmaceutical + Medical Device Litigation + Counseling
- Privacy + Cyber

- Private Wealth Management
- Telephone Consumer Protection Act (TCPA)

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Fellow, Virginia Law Foundation (2023 to present)
- ABA, Women in Dispute Resolution, Community Subcommittee chair (2023 to present)
- Neutral on American Arbitration Association Roster of Arbitrators for Consumer, Commercial, and Large Complex Cases (2020 to present)
- Board of Directors, Virginia Law Foundation (2018 to 2024)
- Board of Governors, Virginia Bar Association (2014 to 2017)
- Board of Governors, Litigation Section, Virginia State Bar (2004 to 2007)
- Young Lawyers Division, Executive Committee (1997 to 2001), Virginia Bar Association
- Chair, Community Service Committee, Alexandria Bar Association (1995 to 1998)
- Member, Alexandria Historical Restoration and Preservation Commission (1987 to 1998)
- Board of Directors, Arlington Housing Corporation (1994 to 1997)
- Board of Directors, Legal Services of Northern Virginia (1996 to 2000)
- Board of Directors, Meeting House Cooperative Preschool (2005 to 2007)

EDUCATION AND CERTIFICATIONS

EDUCATION

- The George Washington University, J.D., 1990, member (1988-1990), Executive Council (1989-1990), Moot Court Board
- College of the Holy Cross, A.B., 1987, economics and history

BAR ADMISSIONS

- Virginia
- District of Columbia
- Maryland

COURT ADMISSIONS

- Supreme Court of Virginia
- U.S. District Court, Eastern District of Virginia
- U.S. Court of Appeals, Fourth Circuit
- U.S. Court of Appeals, District of Columbia Circuit
- U.S. District Court, District of Columbia
- U.S. District Court, District of Maryland
- Supreme Court of the United States
- Supreme Court of Maryland

SPEAKING ENGAGEMENTS

- Panelist, “Check Fraud Trends” and “Navigating Litigation Trends and Consumer Disputes,” America’s Credit Unions Regulatory Compliance Certification School 2025, April 21, 2025.
- Moderator, “Mass Arbitrations, American Bar Association Women in Dispute Resolution,” March 20, 2025.
- Panelist, “Mass Arbitration Developments in 2024 and a Look Ahead,” Troutman Pepper Locke Webinar, January 21, 2025.
- Panelist, “The Rocket Docket: Trying Cases in the Eastern District of Virginia,” Virginia CLE, December 9, 2024.
- Panelist, “Conversations that Matter: Caring for the Elders We Love,” Georgia Bankers Association Women in Banking Conference, August 16, 2024.
- Moderator, “An Introduction to SheResolves!,” American Bar Association Women In Dispute Resolution, March 26, 2024.
- Speaker, “Business Email Compromise and Fraudulent Wires: What Bankers Should Know,” Virginia Association of Community Banks Webinar, December 14, 2022.
- Speaker, “The Consumer Finance Podcast: Wire Fraud Scams – What You Need to Know,” Troutman Pepper Podcast, October 20, 2022.
- Panelist, “Litigation Lessons Learned From Data Breach Cases,” Virginia Bar Association, July 22, 2022.
- Speaker, “Avoiding Ethical Pitfalls With Technology in an Increasingly Remote and Technology-Reliant World,” Troutman Pepper Webinar, December 9, 2021.
- Speaker, “A Day in the Life of a Mock BEC Scam: Learning How to Prevent, Respond, and Recover from Wire Fraud,” Troutman Pepper Webinar, November 16, 2021.
- Panelist, “Five Key Developments in the Privacy and Data Security Sector in 2020 and Five Predictions for 2021,” Troutman Pepper webinar, January 26, 2021.
- Panelist, “An Intellectual Property Law Refresher for Corporate Attorneys: All the Questions You wanted to Ask But Were Afraid To,” Virginia Bar Association Annual Meeting, January 24, 2020.
- Panelist, “Protecting Trade Secrets: A Review of the Federal Defend Trade Secrets Act and Recent Developments,” Virginia State Bar Intellectual Property Summit, September 20, 2019.
- Moderator, “Privacy & the Digitized/ Modern Banking Experience: Protecting Consumer Privacy and Personal Data,” ACI Women Leaders in Financial Services Law and Compliance, September 17, 2019.
- Speaker, “Business E-mail Compromise & Cybersecurity – Preparedness & Litigation Strategy,” Troutman Sanders Webinar, March 20, 2019.
- Panelist, “Fraud, Embezzlement, and Business Email Compromise – What Every Corporate Counsel Needs to Know,” Corporate Counsel Institute, State Bar of Georgia, December 14, 2018.
- Moderator, “Government and Financial Regulation Leaders Roundtable,” ACI Women Leaders in Financial Services Law and Compliance, May 10, 2018.
- Presenter, “Examining Recent Trends in Lender Liability, Bank Litigation, and Arbitration,” Troutman Sanders Consumer Financial Services Webinar Series, February 22, 2018.
- Presenter, “The CHOICE Act Passed the House: Now What? An Update on Financial Industry Regulation Under the Trump Administration,” Troutman Sanders Consumer Financial Services Webinar Series, June 29, 2017.
- Panelist, “Post-*Spokeo* Survey – An Analysis of Trends and Developments in the Courts,” Troutman Sanders Consumer Financial Services Webinar Series, April 19, 2017.
- Moderator, “Impact of Trump Administration for Banking & Financial Services Industry,” Troutman Sanders Consumer Financial Services Webinar, December 14, 2016.
- Panelist, “Litigation in the Rocket Docket,” Virginia CLE, 2004, 2006, 2008, 2010, 2012, 2014, 2016, 2018, 2020.

PUBLICATIONS

- Co-author, "FinCEN Updates § 314(b) Fact Sheet, Clarifying Scope of Information Sharing Safe Harbor," *Financial Services Blog*, June 17, 2026.
- Podcast, "Lions, Tigers, and Sovereign Citizens, Oh My! UCC and Banking Litigation Trends and a 2026 Forecast," *The Consumer Finance Podcast*, March 12, 2026.
- Co-author, "Strategies for Defending Banks in Elder Abuse Cases," *Law360*, October 9, 2025.
- Podcast, "Wire Fraud Litigants Beware: Fourth Circuit Ruling Protects the Banks," *The Consumer Finance Podcast*, July 17, 2025.
- Podcast, "Navigating Elder Fraud: Challenges and Legal Trends in Payment Systems," *Payments Pros – The Payments Law Podcast*, June 18, 2025.
- Co-author, "Fourth Circuit Holds UCC Article 4A Requires Beneficiary Bank's Actual Knowledge for Wire Misdescription Liability in Business Email Compromise Scam Case," *Consumer Financial Services Law Monitor*, March 28, 2025.
- Co-author, "Fourth Circuit Finds Unilateral Change-in-Terms Provision Rendered the Arbitration Agreement Illusory Under Maryland Law," *Consumer Financial Services Law Monitor*, March 13, 2025.
- Co-author, "Ninth Circuit Rejects Plaintiff's Attempt to Contest Consolidation of Arbitration Claims," *Consumer Financial Services Law Monitor*, March 4, 2025.
- Podcast, "Deposit Account Litigation: Highlights From 2024 and What to Expect in 2025," *The Consumer Finance Podcast*, February 13, 2025.
- Co-author, "CFPB Files "Emergency Notice" in 1071 Final Rule Case and Does not Oppose Stay of the 1071 Rule; Agency Also Seeking a "Pause" in Other Litigation," *Consumer Financial Services Law Monitor*, February 3, 2025.
- Co-author, "Fourth Circuit Holds SCRA Does Not Bar Mandatory Arbitration in Consumer Agreements, Forcing Portion of Class Action into Arbitration," *Consumer Financial Services Law Monitor*, January 29, 2025.
- Co-author, "New York Federal Court Grants Bank's Motion to Dismiss in Wire Fraud Case Involving Elderly Customer," *Consumer Financial Services Law Monitor*, January 3, 2025
- Co-author, "Federal and State Financial Agencies Issue Guidance on Elder Financial Exploitation," *Consumer Financial Services Law Monitor*, December 5, 2024.
- Co-author, "In Rem Jurisdiction Matters: Fifth Circuit Clarifies Jurisdictional Requirements Over Attached Funds at Riyad Bank," *Consumer Financial Services Law Monitor*, November 1, 2024.
- Co-author, "Fourth Circuit Affirms Denial of Motion to Compel Arbitration Finding Duty to Read a Contract Does Not Encompass Scrolling Through Multiple Pages of Hyperlinks in a Digital Agreement," *Consumer Financial Services Law Monitor*, October 4, 2024.
- Co-author, "Seventh Circuit Provides "How To" Successfully Present Consumer Arbitration Agreements," *Consumer Financial Services Law Monitor*, September 6, 2024.
- Co-author, "Arbitration Clause Rendered Illusory and Unenforceable by Unilateral Amendment Clause, Says Virginia Federal District Court," *Consumer Financial Services Law Monitor*, August 20, 2024.
- Co-author, "National Bank Preemption of State Law Following *Cantero*," *Consumer Financial Services Law Monitor*, June 20, 2024.
- Co-author, "Contract Terms and Conditions Come Under CFPB Scrutiny," *Consumer Financial Services Law Monitor*, June 5, 2024.
- Co-author, "Cryptocurrency, Sweepstakes, and the Supreme Court: A Tale of Two Contracts," *Consumer Financial Services Law Monitor*, May 24, 2024.
- Co-author, "Supreme Court Rules District Courts Must Issue Stays Pending Arbitration," *Consumer Financial Services Law Monitor*, May 16, 2024.
- Co-author, "JAMS Issues New Mass Arbitration Procedures," *Consumer Financial Services Law Monitor*, May 7, 2024.
- Co-author, "Ninth Circuit Reverses District Court, Sending Opportunity Financial Lawsuit to Arbitration," *Consumer Financial Services Law Monitor*, April 9, 2024.

- Co-author, “Maryland Federal Court Denies Mortgage Servicer’s Motion to Dismiss Borrowers’ RESPA Claim,” *Consumer Financial Services Law Monitor*, February 29, 2024.
- Co-author, “Department of Education Cancels $5B More in Unpaid Student Loans,” *Consumer Financial Services Law Monitor*, February 6, 2024.
- Co-author, “Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ,” *Troutman Pepper*, February 1, 2024.
- Podcast, “Garnishment Practices: Has the Dust Settled or Is It Still Flying?,” *The Consumer Finance Podcast*, January 18, 2024.
- Podcast, “Litigating Elder Financial Exploitation Cases: Defending Banks in a Tough Spot,” *The Consumer Finance Podcast*, October 19, 2023.
- Co-author, “Indiana Appellate Court Reverses Summary Judgment in FDCPA Case Involving *Bona Fide*Error Defense,” *Consumer Financial Services Law Monitor*, June 27, 2023.
- Co-author, “Supreme Court Holds That Litigation is Automatically Stayed Pending Appeal of Order Denying Motion to Compel Arbitration,” *Consumer Financial Services Law Monitor,* June 23, 2023.
- Co-author, “CFPB Warns Financial Institutions That Unilaterally Reopening Customer Accounts May Risk Violating UDAAP,” *Consumer Financial Services Law Monitor,* May 19, 2023.
- Co-author, “New CFPB Rule Proposed for Property Assessed Clean Energy (PACE) Loans,” *Consumer Financial Services law Monitor*, May 10, 2023.
- Co-author, “OCC and FDIC Issue Separate Guidance on Overdraft Fees,” *Consumer Financial Services Law Monitor,* April 28, 2023.
- Co-author, “CFPB Bans Leader From Mortgage Lending Industry,” *Consumer Financial Services Law Monitor,* March 23, 2023.
- Co-author, “Federal Magistrate Judge Orders CFPB to Produce Employees for Depositions in Citizens Bank Lawsuit,” *Consumer Financial Services Law Monitor*, March 23, 2023.
- Co-author, “Take Two: En Banc Eleventh Circuit to Address Whether a Single Text Message Can Confer Standing Under TCPA,” *Consumer Financial Services Law Monitor*, March 14, 2023.
- Co-author, “Fourth Circuit Finds No Article III Standing in Privacy Case,” *Consumer Financial Services Law Monitor*, February 24, 2023.
- Co-author, “Navigating Mortgage Servicing through the Slow-Moving Homeowner Assistance Fund,” *Consumer Financial Services Law Monitor*, February 1, 2023.
- Author, “Banking Groups Warn CFPB of Adverse Impact on Small Banks of Proposed Eliminator of Late Fee Safe Harbor, Request SBREFA Panel,” *Consumer Financial Services Law Monitor*, January 25, 2023.
- Co-author, “Federal Court Holds That Bank’s Arbitration Clause Fails for Lack of Meaningful Opt-Out,” *Consumer Financial Services Law Monitor*, December 16, 2022.
- Co-author, “US House Bill Proposes Enhanced Garnishment Protections for Consumers,” *Consumer Financial Services Law Monitor*, October 31, 2022.
- Co-author, “Wire Fraud Scams: What You Need to Know,” *Consumer Financial Services Law Monitor*, October 20, 2022.
- Co-author, “Bank CEOs Testify Before Congressional Committees on Financial Services,” *Consumer Financial Services Law Monitor*, September 23, 2022.
- Co-author, “OCC Closely Watches as Banks and Fintech Partner,” *Consumer Financial Services Law Monitor*, September 13, 2022.
- Co-author, “No $500M Windfall for Lenders in Mistaken Wire Transfer Case,” *Consumer Financial Services Law Monitor*, September 12, 2022.
- Co-author, “Banking Groups Challenge CFPB’s RFI on Customer Service,” *Consumer Financial Services Law Monitor*, August 24, 2022.
- Co-author, “Proposed New Data Security Rules Could Prove Duplicative, Forcing Banks to Turn Over Dangerous Amounts of Secured Data,” *Consumer Financial Services Law Monitor*, August 2, 2022.

- Co-author, “Citing Uptick in Complaints, CFPB Will Push Banks to Refund More Victims of Money Transfer Scams,” *Consumer Financial Services Law Monitor*, July 19, 2022.
- Co-author, “Another Win for Banks: Illinois Federal Court Tosses Wire Fraud Claims,” *Consumer Financial Services Law Monitor*, July 1, 2022.
- Co-author, “Ninth Circuit Provides Guidance on Web Scraping,” *Troutman Pepper*, May 5, 2022.
- Co-author, “Complaint Dismissed Where Hacker-Induced WIRE Transactions Authorized by Bank’s Customer ,” *Consumer Financial Services Law Monitor*, May 3, 2022.
- Co-author, “Texas Supreme Court Holds Administrative Wire Transfer Form Does Not Impose Contractual Duties on Bank,” *Consumer Financial Services Law Monitor*, April 6, 2022.
- Author, “Supreme Court Parses FAA’s Statutory Language, Limiting Federal Court Jurisdiction Over Arbitration Awards,” *Consumer Financial Services Law Monitor*, March 31, 2022.
- Co-author, “Supreme Court of Virginia Rules Payable-on-Death Beneficiary Lacks Standing to Enforce UCC Midnight Deadline Rule,” *Consumer Financial Services Law Monitor,* March 17, 2022.
- Co-author, “Senate Bill Introduced to Ban Forced Consumer Arbitration Clauses,” *Consumer Financial Services Law Monitor*, March 15, 2022.
- Co-author, “U.S. District Court Denies Rule 12(c) Motion, Finding Furnisher’s Evidence Nonintegral to Complaint and Not Probative of a Reasonable Investigation,” *Consumer Financial Services Law Monitor*, March 12, 2022.
- Co-author, “Transmission of Consumer Information to Vendor May Constitute Violation of FDCPA,” *Consumer Financial Services Law Monitor*, February 14, 2022.
- Co-author, “California Federal Judge Rejects Fourth Attempt at Settlement Approval in Five Guys Class Action ,” *Consumer Financial Services Law Monitor,* February 13, 2022.
- Co-author, “2021 Consumer Financial Services Year in Review & A Look Ahead,” *Troutman Pepper*, January 28, 2022.
- Co-author, “Eighth Circuit Holds Insurer Not Obligated to Defend Debt Collection Firm in FDCPA Lawsuit,” *Troutman Pepper*, September 23, 2021.
- Co-author, “Avoid Wire Fraud Losses,” *VBA Journal*, Fall 2021.
- Co-author, “No Standing in Data Breach Case Involving “Essentially Useless” Stolen Data,” *Troutman Pepper*, August 16, 2021.
- Co-author, “Fourth Circuit Revisits Law of Contract Formation in the Digital Age and Finds No Agreement to Arbitrate,” *Troutman Pepper*, April 23, 2021.
- Co-author, “2020 Consumer Financial Services Year in Review & A Look Ahead,” *Troutman Pepper*, March 2, 2021.
- Co-author, “Calling SCOTUS: Eleventh Circuit Invites Supreme Court to Address Circuit Split on Article III Standing for Data Incident Plaintiffs,” *Troutman Pepper*, February 9, 2021.
- Co-author, “No Federal Court Standing for Data Breach Claims Alleging Theft of Non-Sensitive Personal Information,” *Troutman Pepper*, January 21, 2021.
- Co-author, “High Court Declines to Review Appellate Ruling on FCA Causation Standard,” *Troutman Pepper*, June 25, 2020.
- Co-author, “Good Cyber Hygiene Required: FBI Warns of Rise in Internet Fraud Schemes Due to COVID-19,” *Troutman Pepper*, April 3, 2020.
- C-author, “U.S. Department of Education Aims to Provide Relief to Federal Student Borrowers Amid Pandemic ,” *Troutman Pepper*, March 24, 2020.
- Co-author, “2019 Consumer Financial Services Year in Review & A Look Ahead,” *Troutman Sanders*, February 24, 2020.
- Co-author, “Claude M. Hilton,” *The Federal Lawyer*, Judicial Profile, Federal Bar Association, March 2018.
- Co-author, “DOJ Brief Opposing CFPB Brings More Uncertainty,” *Law360*, March 19, 2017.

- Co-author, “Federal Civil Practice in Virginia,” Virginia CLE, 2017.

MEDIA COMMENTARY

- Quoted, “4 Financial Services Litigation Hot Spots to Watch in 2020,” *Law360*, January 1, 2020.