

## Nicole S. Giffin

Associate

Charlotte

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## OVERVIEW

Nicole represents corporate and individual clients in high-stakes government investigations, enforcement actions, and internal investigations. She also works closely with clients to mitigate regulatory and litigation risks and strengthen their compliance programs.

Nicole assists clients facing inquiries and scrutiny from various regulators, including the U.S. Department of Justice (DOJ), the Office of the Comptroller of the Currency (OCC), and Financial Industry Regulatory Authority (FINRA). She guides her clients through investigations; responding to government requests, including federal grand jury subpoenas; and complex litigation.

Nicole works closely with clients to identify efficient and effective steps to mitigate regulatory and litigation risks, including operational enhancements, training programs, policies and procedures, licensing requirements, large-scale remediation projects, and strengthening compliance programs.

She is also experienced in representing financial industry and individual clients in federal courts including bankruptcy courts.

## REPRESENTATIVE MATTERS

- Conducted in-depth review of an international company's compliance office effectiveness, and advised on improvements to structure, senior management commitment, policies and procedures, and training.
- Represented an individual client facing a multicount federal felony indictment, ending in a plea to a Class B misdemeanor and a fine with no imprisonment or probation.
- Represented a financial institution in a matter involving use of business bank accounts in furtherance of check-kiting scheme, including investigation, responding to regulators and other government requests, and resulting litigation.
- Represented a financial institution in responding to government requests related to fraudulent scheme's use of business bank accounts in furtherance of scheme.
- Represented a financial institution in an investigation regarding BSA/AML compliance, including issues regarding Beneficial Ownership Rule.
- Represented a financial institution's client in an internal investigation into allegations of employee misconduct

relating to sales practices.

- Advised a lending client on nationwide licensing requirements, applications, and compliance.
- Represented a client in responding to an ICE Notice of Inspection regarding Form I-9s and related practices.
- Assisted a mortgage servicing client in responding to the United States Trustee Program inquiries and remediation of bankruptcy practices.
- Assisted a mortgage servicing client on revising its bankruptcy policies and procedures.
- Advised a mortgage servicing client on operational enhancements for its document execution practices.

## TOP AREAS OF FOCUS

- Due Diligence + Corporate Compliance
- Financial Services
- White Collar Litigation + Investigations

## ALL AREAS OF FOCUS

- Bankruptcy + Restructuring
- Business Litigation
- Due Diligence + Corporate Compliance
- Enforcement Actions + Investigations
- Financial Services
- White Collar Litigation + Investigations

## PROFESSIONAL/COMMUNITY INVOLVEMENT

- Member, Federal Bar Association, Western District of North Carolina Chapter
- Member, Women's White Collar Defense Association

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- The University of Mississippi School of Law, J.D., *summa cum laude*, *Valedictorian*, *Robert J. Farley Award for the Outstanding Graduate*, 2014, executive articles editor, *Mississippi Law Journal*
- Florida State University, B.S., *summa cum laude*, 2011, criminology

### BAR ADMISSIONS

- North Carolina

### CLERKSHIPS

- Hon. Susan C. Rodriguez, U.S. District Court, Western District of North Carolina, 2023-2024
- Hon. Robert J. Conrad, Jr., U.S. District Court, Western District of North Carolina, 2021-2023
- Hon. James R. Sacca, U.S. District Court, Northern District of Georgia, 2014-2016

## PUBLICATIONS

- Co-author, "[Employers Beware: Prepare Now for Immigration-Focused Civil and Criminal Enforcement Priorities](#)," *Troutman Pepper Locke*, October 14, 2025.
- Co-author, "[Navigating Change: First 100 Days Under the Trump Administration](#)," *2025 Digital Asset Developments*, May 28, 2025.
- Co-author, "[DOJ's Criminal Division Announces Updates to White-Collar Enforcement and Corporate Policies](#)," *Troutman Pepper Locke*, May 15, 2025.
- Co-author, "[DOJ Will Use Compulsory Legal Process to Compel Production of Information From News Media Following Recent Update to Policy](#)," *Troutman Pepper Locke*, May 2, 2025.
- Podcast, "[DOJ Addresses AI in Corporate Compliance Programs](#)," *The Good Bot: Artificial Intelligence, Health Care, and the Law*, March 25, 2025.
- Co-author, "[SEC Reportedly Plans to Cut Regional Directors as Cost-Saving Measure](#)," *Troutman Pepper Locke*, February 27, 2025.
- Co-author, "[Key Considerations After DOJ Announces Shifting Enforcement Priorities](#)," *Troutman Pepper Locke*, February 20, 2025.
- Co-author, "[DOJ Updates Guidance on Corporate Compliance Programs With Focus on AI](#)," *Regulatory Oversight*, October 9, 2024.