Stefanie H. Jackman

Partner

Atlanta

stefanie.jackman@troutman.com

D 404.885.3153

Stefanie takes a holistic approach to working with clients both through compliance counseling and assessment relating to consumer products and services, as well as serving as a zealous advocate in government inquiries, investigations, and consumer litigation.

OVERVIEW

Stefanie devotes her practice to assisting financial services institutions facing state and federal government investigations and examinations, counseling them on complex compliance issues, as well as defending them in individual and class action lawsuits. Stefanie represents clients across the financial services industry, including banks and nonbanks, mortgage banking lenders and servicers, debt collectors and buyers, third-party service providers, health care and medical revenue cycle service providers, credit and prepaid card companies, auto lenders, and fintechs. She regularly advises her clients on issues arising under an array of federal and state consumer financial laws, including UDAP/UDAAP statutes, the FDCPA, FCRA, TCPA, EFTA, SCRA, and TILA.

In addition to her litigation and government investigations work, Stefanie focuses a significant portion of her practice on providing compliance-related advice to her clients. She regularly counsels clients on conducting compliance assessments relating to their debt collection, credit reporting and dispute resolution processes, fair lending and underwriting, and vendor oversight, as well as the functionality of their overall compliance management system. Stefanie also brings her litigation and enforcement experience to bear in assisting clients in designing new products and processes, including product structuring, advertising, online application flows, underwriting, and servicing-related strategies.

REPRESENTATIVE MATTERS

- Providing regular advice to creditors, debt buyers, debt collection agencies, and debt collection law firms on compliance issues related to the Fair Debt Collection Practices Act and Regulation F, Telephone Consumer Protection Act, Fair Credit Reporting Act, Electronic Funds Transfer Act, and other applicable federal and state laws.
- Designing and implementing Regulation F, FCRA, and TCPA compliance strategies and processes, as well as related compliance assessments and testing.
- Implementing online portals in connection with consumer contact and payment strategies.
- Providing compliance and strategic advice relating to the design and launch of a consumer lead generation product and platform.

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- Designing collections policy and strategy for a new online-delivered installment loan product.
- Supporting servicing and collection system providers in designing and implementing compliance-related controls and strategies into their platforms.
- Conducting compliance-related due diligence in connection with debt portfolio sales, acquisitions, and vendor onboarding initiatives.
- Representing multiple financial services companies in responding to civil investigative demands issued by the Consumer Financial Protection Bureau (CFPB) in areas including auto finance, short-term lending, student loan servicing, mortgages, credit cards, payment processing, credit card add-on products, pawn transactions, and debt collection.
- Defending clients in investigations and examinations by the CFPB, FTC, as well as various state attorneys general and state financial services regulators.
- Providing ongoing fair lending advice to clients, including reviews of scoring models used in underwriting and fraud prevention, reviews of judgmental underwriting processes, reviews of advertising models and strategies, and the handling of limited English proficiency (LEP) consumers.
- Representing multiple financial services companies in connection with TCPA and FCRA class actions and consumer arbitrations.
- Represented a lead generator in connection with an investigation by the Federal Trade Commission (FTC) regarding alleged violations of the Telemarketing Sales Act.
- Represented a large bank in multiple ACH payment processing putative class actions.
- Conducted UDAAP compliance review of credit card rewards program for a global issuer.
- Conducting internal compliance assessments and mock regulatory examinations for financial services companies.

AWARDS

- *Chambers USA:* Financial Services Regulation: Consumer Finance (Compliance), USA Nationwide (2026)
- *Legal 500 United States*: Dispute Resolution: Financial Services Litigation (2026); Finance: Financial Services Regulation (2024)
- *Thomson Reuters* Stand-out Lawyer (2021-2026) – independently rated lawyers
- Rising Star (Litigation), *Georgia Super Lawyers* (2012-2022)
- “Top 25 Attorneys,” *Collection Advisor* (May/June 2018)
- “25 Most Influential Women,” *Collection Advisor* (September/October 2016)

TOP AREAS OF FOCUS

- Banking + Financial Services Regulation
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Financial Services
- Financial Services Litigation
- Regulatory Investigations, Strategy + Enforcement

ALL AREAS OF FOCUS

- Auto Finance
- Banking + Financial Services Regulation

- Class Action
- Consumer Debt Servicing + Protection
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Educational Institutions
- Enforcement Actions + Investigations
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Fair Lending
- Financial Services
- Financial Services Litigation
- Litigation + Trial
- Mortgage Lending + Servicing
- Payments + Financial Technology
- Regulatory Investigations, Strategy + Enforcement
- Residential Solar Leasing + Finance
- Telephone Consumer Protection Act (TCPA)

PROFESSIONAL/COMMUNITY INVOLVEMENT

- American College of Consumer Financial Services Lawyers (ACCFSL) Fellow
- Consumer Bankers Association (CBA) Lawyers Committee
- Consumer Relations Consortium (CRC) Steering Committee
- Consumer Relations Consortium (CRC) Legal Advisory Board Member
- Receivables Management Association International (RMAI) Education Committee
- Receivables Management Association International (RMAI) Federal Legislative Committee
- Receivables Management Association International (RMAI) State Legislative Committee
- American Financial Services Association (AFSA) Operations and Regulatory Compliance Committee
- American Financial Services Association (AFSA) State Government Affairs Committee
- TransUnion's Consumer Advisory Board Member
- American Bar Association
- Our House, Board Member (2019–?Present); Governance Committee Chair

EDUCATION AND CERTIFICATIONS

EDUCATION

- Emory University School of Law, J.D., *with honors*, 2006, articles editor, *Emory Law Journal*; member, Order of Barristers
- The University of Vermont, B.A., *magna cum laude*, 2003, member, Phi Beta Kappa; John Dewey Scholar

BAR ADMISSIONS

- Georgia

COURT ADMISSIONS

- Supreme Court of Georgia
- U.S. District Court, Middle District of Georgia
- U.S. District Court, Northern District of Georgia
- U.S. Bankruptcy Court, Northern District of Georgia
- U.S. Court of Appeals, Eleventh Circuit

LANGUAGES

- Spanish

SPEAKING ENGAGEMENTS

Stefanie is a frequent lecturer at national-level seminars on a wide array of topics relating to consumer financial services litigation and compliance, such as CFPB enforcement and regulation, unfair and deceptive trade practices, credit reporting and the FCRA, debt collection issues arising under the FDCPA and Regulation F, the TCPA, student loan servicing, health care collections, and mortgage lending litigation. Recent presentations include:

- Speaker, "Navigating Credit Card Compliance in a Shifting Regulatory Environment," CCBCA Fall Conference 2026, September 30, 2026.
- Speaker, "Legal Regulatory Update," Auriemma Credit Risk Summit, April 29, 2026.
- Speaker, "Compliance and Risk Management as Profit Protection," Asurity Academy at The 2026 Forum, April 23, 2026.
- Panelist, "Compliance and Enforcement in Consumer Financial Services: Navigating the Changing Landscape of Federal and State Oversight," ACC Charlotte, March 26, 2026.
- Speaker, "FCRA Compliance: What's on the Front Burner and What's on the Back," Florida Bankers Association's 39th Annual Consumer Compliance Conference, March 10, 2026.
- Speaker, "Regulatory Update and Discussion," Auriemma Card Compliance Roundtable, March 5, 2026.
- Speaker, "State Attorneys General & Enforcements Trends," 2026 CCBCA Winter Conference, February 25, 2026.
- Speaker, "Regulatory Update and Discussion – Post Administration Change Updates," Auriemma Card Compliance Roundtable, November 20, 2025.
- Speaker, "Navigating the Evolving Landscape of Credit Card Bank Compliance: Key Regulatory and Enforcement Insights," CCBCA and Troutman Pepper Locke, November 12, 2025.
- Speaker, "1st and 3rd Party Collections," TPPPA 2025 Solving the Payments Puzzle Conference, November 12-14, 2025.
- Panelist, "Compliance and Enforcement in Consumer Financial Services: Navigating the Changing Landscape of Federal and State Oversight," myLawCLE, October 29, 2025.
- Panelist, "What Consumer Attorneys Are Focused On Today," ComplianceCon 2025, September 29, 2025.
- Speaker, "Keeping up with Collections Compliance in a Shifting Environment," 2025 OLA Compliance University, July 22, 2025.
- Speaker, "Regulatory Update and Discussion – Post Administration Change Updates," Auriemma Card Compliance Roundtable, July 18, 2025.
- Panelist, "The "NEW" Consumer Financial Protection Bureau (CFPB) – What can we expect now?" 2025 COHEAO Annual Conference, June 3, 2025.
- Panelist, "Legal/Regulatory Issues in Higher Education," 2025 COHEAO Annual Conference, June 3, 2025.

- Panelist, “Collecting In A New Era: The Future Post-Chevron and The 2025 Elections,” CLLA National Convention, May 15, 2025.
- Speaker, “Credit Reporting – State Enforcement Concerns,” Crossroads in Compliance, April 23, 2025.
- Speaker, “Navigating the New Frontier: Shifting Legal and Regulatory Developments & How they May Impact Debt Collection in 2025,” Crossroads in Compliance, April 22, 2025.
- Panelist, “The ‘New-CFPB’ and what it means for collections and recovery,” Auriemma Collections Summit, March 25, 2025.
- Speaker, “A Road Map for Using AI in Servicing & Collections,” CBA Live, March 18, 2025.
- Speaker, “AI & Collections: Navigating the Legal and Compliance Maze,” RMAI Annual Conference, February 12, 2025.
- Panelist, “Regulatory Enforcement Trends,” 2024 Corporate Counsel Institute, December 13, 2024.
- Panelist, “Hot Regulatory Issues in Auto Remarketing,” Auriemma Roundtable, December 3, 2024.
- Panelist, “Higher Education Compliance Session,” THEBO Conference, November 13, 2024.
- Panelist, “Collections Panel: An Agency, an Institution, and an Attorney….OH MY!,” THEBO Conference, November 12, 2024.
- Panelist, “How AI and ML are Impacting Financial Services” and “Responding to CFPB Civil Investigative Deemands (CIDs) and Other Enforcement Actions,” INFiN MoneyTrends Conference, October 29, 2024.
- Panel Moderator, “Hear from the Regulators,” America’s Credit Unions Regulatory Compliance & BSA Seminar, October 3, 2024.
- Panelist, “Communication Best Practices – Managing Disputes & Cease Requests to Prevent Lawsuits,” Accounts Recovery Webinar, September 24, 2024.
- Moderator, “Talk Smart: Transforming Customer Service with ChatGPT and AI Implementation Masterclass,” 2024 Lend360 Conference, September 12, 2024.
- Panelist, “Regulatory Fireside Chat,” Auriemma Roundtables, August 15, 2024.
- Panelist, “Legal Hot Topics from the Consumer Relations Consortium Legal Advisory Board,” Auriemma Roundtables Webinar, July 18, 2024.
- Panelist, “How to Get Your Applications for Text Messages with Aggregators Approved,” Accounts Recovery Webinar, July 2, 2024.
- Panelist, “White House, CFPB Proposed Rule to Ban Medical Debt from Credit Reports,” Consumer Data Industry Association Webinar, June 27, 2024.
- Speaker, “Hot Topics in Credit Reporting,” 2024 COHEAO Annual Conference, June 3, 2024.
- Speaker, “Student Loan Servicing and Collection Trends,” 2024 COHEAO Annual Conference, June 3, 2024.
- Speaker, “The Power of Words – A Review of Consequential Supreme Court Decisions This Term and Planning For What’s Next,” The Crossroads of Compliance and Performance, April 26, 2024.
- Speaker, “Dancing with Debt Settlement,” The Crossroads of Compliance and Performance, April 26, 2024.
- Speaker, “TCPA Basics,” Americas Credit Unions – Regulatory Compliance School, March 21, 2024.
- Panelist, “How the Compliance Environment and Environment Will Impact Operations,” 2024 Auriemma Roundtables Collection Summit, February 29, 2024.
- Speaker, “Debt Settlement and Technology,” RMAI Webinar, February 26, 2024.
- Speaker, “Chief Compliance Officers Forum Roundtable,” RMAI Annual Conference, February 6, 2024.
- Panelist, ” What the CFPB Is Doing and What It Means for Collections,” Accounts Recovery Webinar, December 8, 2023.
- Speaker, “State Updates for Collectors,” ACA International Hot Topics Webinar, November 30, 2023.
- Speaker, “Hot Topics In Servicing & Collections,” Consumer Bankers Association Default Management Committee, November 7, 2023
- Speaker, “Fair Debt Collection Practices Act update: Trends, Developments and Insights on the Evaluation of

the FDCPA," Troutman Pepper webinar, November 2, 2023.

- Panelist, "How Can AI Reduce Your Legal and Compliance Risks," Accounts Recovery Webinar, October 24, 2023.
- Speaker, "CFPB Rule-Making Impacts," Troutman Pepper Webinar, September 29, 2023.
- Speaker, "Class Action Lawsuits and Other Credit Union Court Battles," NAFCU Regulatory & BSA Seminar, September 27, 2023.
- Speaker, "Let's Talk About Consumer Complaints," AFSA Operations and Regulatory Compliance Committee Webinar, September 20, 2023.
- Speaker, "Deconstructing Consumer Disputes – How Plaintiffs Are Combing the FDCPA, FCRA and State Collection Laws to Bring Claims Relating to Direct Disputes, Disputes Submitted By Third Parties, and Even General Denials in Litigation," The Crossroads of Compliance and Performance, September 14, 2023.
- Speaker, "What's Hot Now?," The Crossroads of Compliance and Performance, September 14, 2023.
- Speaker, "Be Careful What You Wish For – Impacts of the CFPB's Abusiveness Standards," The Crossroads of Compliance and Performance, September 13, 2023.
- Speaker, "Hunstein & Reg F Update and the Use of Electronic Channels in Collections – Email, Chat Bots and Texts," The Crossroads of Compliance and Performance, September 13, 2023.
- Panelist, "The Areas of Regulation F That Have the Greatest Impact on Collecting," Accounts Recovery Webinar, August 18, 2023.
- Panelist, "The Journey Forward Panel," TransUnion's 2023 Third-Party Collections Summit, August 15, 2023.
- Speaker, "Current Issues in Receivables Management," RMAI 2023 Executive Summary, August 1, 2023.
- Speaker, "How to Educate Your Clients/Creditors About Industry Hot Topics," RMAI Webinar, July 26, 2023.
- Panelist, "Higher Education Collections Compliance — Transcript Law Update," National Credit Management Webinar, June 28, 2023.
- Panelist, "Legal and Regulatory Updates Panel," Consumer Relations Consortium Meeting, June 7, 2023.
- Panelist, "The Next Wave of CFPB Rulemaking: What's Coming and How to Prepare," Accounts Recovery Webinar, June 4, 2023.
- Speaker, 'What's Passing for Guidance These Days: Abusiveness and Junk Fees," 2023 AFSA Spring Committee Meetings, May 24, 2023.
- Speaker, "State Specifics for Collectors," ACA International Hot Topics Webinar, May 19, 2023.
- Speaker, "Bankruptcy Developments," NCHER Legal Committee, April 20, 2023.
- Speaker, "Road Trip Through the Receivables Industry: a 50-State Overview of Current Regulatory Risks, Litigation Trends, and Best Practices to Reduce Risk," 18th Annual Credit and Collection News Conference, April 12, 2023.
- Speaker, "SVB and How it Affects the Credit Industry," 18th Annual Credit and Collection News Conference, April 11, 2023.
- Speaker, "Default Servicing & Collections Legal Environment," CBA Live, March 28, 2023.
- Speaker, "TCPA Basics," NAFCU Regulatory Compliance School, March 16, 2023.
- Panelist, "The CFPB and the Supreme Court: What it Could Mean for You and the ARM Industry," Accounts Recovery Webinar, March 3, 2023.
- Speaker, "State Specifics for Collectors," ACA International Hot Topics Webinar, February 28, 2023.
- Panelist, "Managing Risk and Compliance for Higher Risk Industries Through Enhanced Due Diligence, Periodic Review and Ongoing Monitoring," Third Party Processors Association Webinar, February 14, 2023.
- Panelist, "Chief Compliance Officer Forum," RMAI 2023 Annual Conference, February 7, 2023.
- Speaker, "Emerging Risk in Vehicle Finance & CMS Optimization," AFSA Vehicle Finance Conference & Expo, January 26, 2023.
- Panelist, "The Rules and Laws Going Into Effect in 2023 That Need to be On Your Radar," Accounts Recovery

Webinar, December 23, 2022.

- Speaker, “CFPB Examination of Higher Education Institutions and Withholding Transcripts – Now What?,” National Credit Management (NCM) Webinar, December 16, 2022.
- Speaker, “Debt Collection and Credit Reporting Update,” PLI’s 27th Annual Consumer Financial Services Institute, December 7, 2022.
- Speaker, “50-State Compliance Road Trip,” ACA Webinar, November 29, 2022.
- Speaker, “State Transcript Laws & Impacts on First Party Entities Update,” Glezerman Webinar, November 17, 2022.
- Speaker, “High Risk Lending, Debt Collection, and Debt Settlement Company Update,” TPPPA Conference, November 16-18, 2022.
- Speaker, “Update on State Laws,” Coalition of Higher Education Assistance Organizations Webinar, November 15, 2022.
- Speaker, “50-State Compliance Road Trip,” ACA Fall Forum, November 3, 2022.
- Speaker, “Are You Prepared for a CFPB Examination?” and “State and Federal Update on Debt Collection,” INFIN Money Trends Conference, October 10-12, 2022.
- Speaker, “Is Your FinTech Regulatory Compliance Program a 3-Legged Stool?,” 360factors, September 29, 2022.
- Speaker, “Creditors and Regulation F,” NAFCU’s Regulatory Compliance & BSA Seminar, September 27, 2022.
- Speaker, “Is Reg F as Bad as You Thought It Was Going to Be?,” The Crossroads of Compliance and Performance, September 23, 2022.
- Speaker, “Creditors and the FDCPA: Life After *Alexander v. Carrington Mortgage* and *Daniels v. Specialized Portfolio Servicing*,” The Crossroads of Compliance and Performance, September 22, 2022.
- Speaker, “Debt Collection and Credit Reporting Update,” 27th Annual Consumer Financial Services Institute, September 20, 2022.
- Speaker, “Post Reg-F Litigation Trends,” 17th Annual Credit Grantor Consortium, September 14, 2022.
- Panelist, “Current Issues in Receivables Management,” RMAI 2022 Executive Summit, August 2, 2022.
- Speaker, “Communication Restrictions,” RMAI’s CCO Webinar Series, July 26, 2022.
- Speaker, “Reg F and New Debt Collections Rules,” Online Lenders Alliance (OLA) 2022 Compliance University, July 19, 2022.
- Panelist, “What’s Risky and Not Risky in Today’s Legal Landscape,” Accounts Recovery Webinar, July 14, 2022.
- Panelist, “Compliance and State Laws: How Does It Affect You,” NCM Webinar, June 22, 2022.
- Speaker, “Preparing for Changes in Legislation Regarding Transcript Laws,” 44th Annual NYSOBBA Conference, June 13, 2022.
- Speaker, “First Party Compliance and State Laws Update,” 44th Annual NYSOBBA Conference, June 13, 2022.
- Panelist, “CFPB Advisory Opinion on ECOA,” Accounts Recovery Webinar, June 7, 2022.
- Panelist, “Debt Collection Hot Topics Series,” ACA, May 19, 2022.
- Panelist, “Ask The Credit Reporting Expert,” Accounts Recovery Webinar, April 25, 2022.
- Speaker, “Hot Topics in Collections – How to Stay Compliant,” NAFCU, April 21, 2022.
- Panelist, “Debt Collection and Credit Reporting Update,” PLI’s 27th Annual Consumer Financial Services Institute, March 18, 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.
- Panelist, “Debt Collection Hot Topics Series,” ACA, March 9, 2022.

- Panelist, “Why Companies Should Stop Arguing Lack of Standing and Fight Cases on the Merits,” Accounts Recovery Webinar, March 2, 2022.
- Speaker, “Federal and State Developments in Student Loan Servicing,” COHEAO Webinar, February 23, 2022.
- Panelist, “Current Issues in Receivables Management,” RMAI’s 25th Annual Conference, February 10, 2022.
- Panelist, “CMS Optimization,” ASFA 2022 Winter Operations & Regulatory Compliance Committee Meeting, February 3, 2022.
- Panelist, “What’s New in 2022 for Licensing and Regulation,” Accounts Recovery Webinar, January 11, 2022.
- Panelist, “Coast to Coast – An Ocean of Compliance in California,” RMAI Executive Summit, August 4, 2021.
- Panelist, “Are You Reg F’d to Death?,” RMAI Executive Summit, August 2, 2021.
- Panelist, “Strategic Impacts and Countermeasures of the CFPB Rules,” iA Strategy & Tech Conference Annual Meeting, July 14, 2021.
- Panelist, “Collections & Compliance in Higher Education,” National Credit Management Virtual Conference, June 17, 2021.
- Panelist, “Electronic Communications Under Reg. F: Choose Your Own Adventure,” National Creditors Bar Association’s Annual Spring Conference, May 19-21, 2021.
- Speaker, “ACA How Reg. F Implementation: Section 1006.104,” ACA Virtual Series, May 2021.
- Panelist, “Setting the Record Straight: New Terms, New Definitions, Safe Harbors and the Risks of Noncompliance with Regulation F,” RMAI’s 2021 Annual Conference, April 12-15, 2021.
- Panelist, “Pulling It All Together,” RMA’s 2021 Annual Conference, April 12-15, 2021.
- Speaker, “The CFPB’s Final Collection Rule: What’s In, What’s Out, and What It Means for You,” American Bankers Association Roundtable, March 24, 2021.
- Panelist, “Regulatory Compliance – Everything You Want to Know and Ask an Attorney,” COHEAO Annual Conference, February 8-10, 2021.

PUBLICATIONS

- Podcast, “Inside California’s BCSA: Rohit Chopra’s Expanding Role in Consumer Protection,” *Regulatory Oversight Podcast*, October 7, 2026.
- Co-author, “Massachusetts Just Sent a Message to Unlicensed Debt Collectors and Buyers: $52 Million and a Permanent Exit,” *Consumer Financial Services Law Monitor*, September 18, 2026. Republished on *insideARM*, September 23, 2026.
- Co-author, “FCC Revises TCPA Revocation of Consent Rules That Were Set to Go Into Effect in January,” *Troutman Pepper Locke*, September 17, 2026.
- Co-author, “California’s New Consumer Protection Secretary: What Chopra’s Appointment Signals for the Financial Services Industry,” *Troutman Pepper Locke*, August 27, 2026.
- Co-author, “CFPB Ends Publication of Consumer Complaint Narratives and Data Visualizations,” *Consumer Financial Services Law Monitor*, August 17, 2026. Republished on *insideARM*, August 25, 2026.
- Co-author, “Seventh Circuit Rules Text Messages Are Not “Telephone Calls” Under TCPA § 227(c)(5) — A Circuit Split Emerges,” *Troutman Pepper Locke*, July 15, 2026.
- Co-author, “Reading the Tea Leaves: Text Messages May Not Be TCPA Calls in the Seventh Circuit,” *Troutman Pepper Locke*, May 22, 2026.
- Podcast, “Point-of-Sale Finance Series: Evolving Collection Rules Impacting Creditors,” *The Consumer Finance Podcast*, May 7, 2026.
- Podcast, “Charting a Course for Collections: Diagnosing Compliance and Privacy Risks in Medical Debt,” *The Consumer Finance Podcast*, April 30, 2026.
- Co-author, “What GAO Report Reveals About CFPB Cutbacks,” *Law360*, April 20, 2026.
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Podcast, “Point-of-Sale Finance Series: Evolving Collection Rules Impacting Creditors,” *The Consumer Finance Podcast*, April 16, 2026.

- Podcast, “Year in Review and Look Ahead: Servicing and Collections in Flux – How States, Reg F, and Coerced Debt Laws Are Rewriting the Playbook,” *The Consumer Finance Podcast*, March 19, 2026.
- Co-author, “New York City Finalizes Expanded Debt Collection Rules Covering Original Creditors and Third-Party Collectors,” *Consumer Financial Services Law Monitor*, March 4, 2026.
- Podcast, “Point-of-Sale Finance Series: Federal Shake-Ups and the Rise of Income Share Agreements in Student Loan Financing,” *The Consumer Finance Podcast*, February 5, 2026.
- Co-author, “Federal District Court Clarifies CFPB Injunction, Rejects OLC Funding Theory,” *Consumer Financial Services Law Monitor*, December 30, 2025.
- Co-author, “CFPB to Resume Supervision and Examinations With a “Humility Pledge”,” *Consumer Financial Services Law Monitor*, November 24, 2025.
- Co-author, “CFPB to Shift Remaining Litigation to DOJ as Funding Lapse Looms,” *Consumer Financial Services Law Monitor*, November 24, 2025.
- Co-author, “OCC Comptroller Gould Signals a Multifaceted Push to Reinforce Federal Preemption,” *Financial Services Blog*, November 5, 2025.
- Co-author, “Oregon Passes New Telephone Solicitation Law,” *Consumer Financial Services Law Monitor*, July 31, 2025.
- Co-author, “In Response to President Trump’s Executive Order, the OCC Removes Disparate Impact References from Fair Lending Examination Manual,” *Consumer Financial Services Law Monitor*, July 15, 2025.
- Co-author, “CFPB Extends Compliance Dates for Section 1071 Rule Again Amid Ongoing Litigation,” *Consumer Financial Services Law Monitor,* June 18, 2025.
- Co-author, “Illinois Passes Bill Prohibiting Collection of Coerced Debt,” *Consumer Financial Services Law Monitor*, June 11, 2025. Republished on *insideARM*, June 17, 2025.
- Co-author, “President Trump Si*gns Congressional Review Act Resolution Overturning CFPB Overdraft Rule," Consumer Financial Services Law Monitor*, May 13, 2025.
- Co-author, “CFPB Announces 2025 Supervision and Enforcement Priorities,” *Consumer Financial Services Law Monitor*, April 17, 2025. Republished on *insideARM* on April 22, 2025.
- Podcast, “2024 in Review: Major Debt Collection Trends and 2025 Outlook,” *The Consumer Finance Podcast*, March 6, 2025. Republished on *insideARM* on March 11, 2025.
- Co-author, “Court Issues “Pause” in NTEU Lawsuit Against CFPB,” *Consumer Financial Services Law Monitor*, February 12, 2025. Republished in *insideARM*, February 20, 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.
- Podcast, “FCRA Regulatory Year in Review,” *FCRA Focus*, February 4, 2025.
- Co-author, “NYC DCWP Further Delays Effective Date of Amended Debt Collection Rules,” *Consumer Financial Services Law Monitor*, January 23, 2025. Republished on *insideARM* on January 28, 2025.
- Co-author, “CFPB Issues a Roadmap for States Days Before Trump Takes Office,” *Consumer Financial Services Law Monitor*, January 15, 2025. Republished on *insideARM* on January 23, 2025, in their newsletter on January 27, 2025, and mentioned in this *insideARM* article on February 3, 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, “CFPB’s Supervisory Highlights on Auto-Finance and Auto-Servicing,” *The Consumer Finance Podcast*, November 7, 2024.
- Co-author, “Finding the Balance: Complying with Consumer Finance Legal Obligations When Offering Patient Payment Plans,” *Reuters* and *Westlaw Today*, October 3, 2024.
- Podcast, “Navigating FCRA and Debt Collection with Special Guest Bridgeforce’s Michelle Macartney,” *FCRA Focus*, August 20, 2024.

- Co-author, “Fla. Bankruptcy Ruling Is Cautionary Tale for Debt Collectors,” *Law360*, March 7, 2024.
- Podcast, “Year in Review and a Look Ahead: Navigating the Debt Collection Landscape,” *The Consumer Finance Podcast*, February 13, 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, “Pa. Autodialer Decision Has Turned TCPA Tides in 3rd Circ.” *Law360*, October 18, 2023.
- Co-author, “Data Furnishers Should Watch CFPB Plans for Class Actions,” *Law360*, October 17, 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, “Impending FCRA Data Broker Rulemaking Announced by CFPB Director Chopra at White House Data Broker Roundtable,” *Troutman Pepper*, August 16, 2023.
- Co-author, “FDCPA Ruling Clarifies Bankruptcy-Related Case Precedent,” *Law360*, March 7, 2023.
- Co-author, “Proposed Legislation Would Allow Furnishing Utility and Phone Bills to Credit Reporting Agencies,” *Westlaw Today*, October 11, 2022.
- Author, “Consumer Debt Collection: A Year in Review and What to Expect Next,” *PLI Current*, 2022.
- Co-author, “CFPB Deputy Director Takes Aim at ‘Rent-a-Bank Schemes,’” *Troutman Pepper*, June 22, 2022.
- Co-author, “Credit Bureaus Dramatically Reduce Medical Debt Credit Reporting,” *Troutman Pepper*, March 22, 2022.
- Co-author, “Hunstein Oral Arguments: Eleventh Circuit Weighs Use of Third-Party Vendors in Debt Collection,” *Troutman Pepper*, February 23, 2022.
- Co-author, “Five Outsourcing Tips for the ARM Industry,” RMA’s *Insights*, Vol. 11.2, Fall 2021.
- Co-author, “The More Things Change, the More They Stay the Same: Current Federal Consumer Protection Priorities,” State Bar of Texas’ *17th Annual Advanced Consumer and Commercial Law Course*, September 23-24, 2021.
- Co-author, “New CFPB Rules on Debt Collection,” *ABA Compliance Magazine*, May/June 2021.
- Co-author, “Buyer of Defaulted Debt Does Not Collect Debts ‘Due Another’ Under FDCPA Debt Collector Definition, SCOTUS Rules,” *Consumer Finance Law Quarterly Report*, Vol. 70 Nos. 3 and 4, 2017.
- Co-author, “CFPB’s Systemic Regulation of Four Industries: Enforcing Broader Changes Via Consent Order,” Washington Legal Foundation’s *Legal Backgrounder*, July 15, 2016.
- Co-author, “FTC Settlement with Another Debt Collector Over Alleged FDCPA Violations,” Conference on Consumer Finance Law (CCFL) *Quarterly Report*, Vol. 68.2-3.

MEDIA COMMENTARY

Stefanie has been interviewed by Reuters, the Associated Press, the *Wall Street Journal*, Bloomberg Law, *American Banker*, Collection Advisor, Auto Finance News, and Credit and Collection News.

- Cited, “The FCC Just Made One ‘Stop’ Reply Stop Fewer of a Company’s Texts,” *Morning Overview*, October 2, 2026.
- Cited, “One ‘Stop’ Reply Will No Longer Silence Every Text a Company Sends, the FCC Decided,” *Morning Overview*, October 1, 2026.
- Cited, “The ‘C’ in CFPB Now Stands for California as Former Director Moves to New State Agency,” *CU Daily*, September 15, 2026.
- Cited, “California Moves Into Federal Consumer Protection Void Under Chopra,” *PYMNTS*, August 28, 2026.
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