

## ***The Consumer Finance Podcast – Year in Review and Look Ahead Announcement***

**Host: Chris Willis**

**Guests: Michael Lacy, Simon Fleischmann**

**Air Date: March 2, 2026**

**Chris Willis (00:05):**

Welcome to [The Consumer Finance Podcast](#). I'm Chris Willis, the co-leader of Troutman Pepper Locke's Consumer Financial Services Regulatory Practice. And today's mini episode is a special preview for our 'Year in Review and Look Ahead' publication and podcast series, which we're very excited to tell you about. Before we jump into telling you about that, let me, as I always do, remind you to visit and subscribe to our blogs, [ConsumerFinancialServicesLawMonitor.com](#) and [TroutmanFinancialServices.com](#). Now, joining me to talk about our 'Year in Review and Look Ahead' publication and podcast series are the leadership of our Consumer Financial Services Practice Group here at Troutman Pepper Locke, which is Michael Lacy and Simon Fleischmann. Michael, Simon, thanks for being on with me today to make this announcement.

**Michael Lacy (00:47):**

Happy to be here.

**Simon Fleischmann (00:48):**

Thanks for having us.

**Chris Willis (00:49):**

Michael, let me start with you. I mean, the 'Year in Review and Look Ahead' publication is a long-standing tradition with our Consumer Financial Services Group. But for those of our audience who may not have experienced it before, can you just tell them a little bit about what it is and what it's intended to do?

**Michael Lacy (01:03):**

Sure, Chris. As you mentioned, we've been doing this for several years, and the purpose really is to provide clients and folks in our industry with a recap of the prior year trends and new developments, but also provide a look ahead, what we see happening in 2026 and beyond, which, of course, is informed by the prior years. And it provides synopsis of those trends, also important cases in the litigation context. We also hit on the regulatory and compliance landscape, which is ever-evolving, as everyone knows, in this dynamic industry. So, it is exactly what you said earlier, it's a look back, but also a look ahead.

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**Chris Willis (01:43):**

Yeah, and I think one of the most useful things to our clients and industry friends is to get our feedback on what we think may lie in store for us in the year ahead. And Simon, you're one of our very seasoned litigation partners in Chicago, so you're really in the middle of the litigation developments. Do you want to give the audience a little bit of a preview for the litigation aspect of what they may see in this year's publication?

**Simon Fleischmann (02:06):**

Thanks, Chris. I'd be happy to. Our Year in Review publication and also the various CFS podcasts, all of which, as you mentioned, will be posted on our Consumer Finance Law Monitor, will also discuss consumer class actions along with developments and trends in bankruptcy as it relates to consumer finance, credit reporting, digital assets, mass arbitration, mortgage, payment processing and credit card processing, tribal lending, auto finance, as well as privacy and data security. People sometimes forget that although we are a law firm and attorneys, we're also consumers just like everyone else who engages with financial products and services. So we think it's important to keep that perspective in mind as we monitor litigation and case law so that as practitioners, we can advocate for our clients in the most relatable and comprehensive way possible. That is why our firm provides our Year in Review along with the weekly and monthly podcasts and blog posts on the latest ongoing developments throughout the year. I think the audience will be pleased with our work in delivering digestible information that they can discuss among their colleagues and the industry as a whole. I'll just say, being a year out from the merger between Troutman Pepper and Locke Lord, it's really exciting to be able to offer such a large-scale and in-depth Year in Review that covers truly the entirety of the consumer finance space. I think it's going to be great for our clients and everybody who's interested in this industry.

**Chris Willis (03:34):**

Yeah, thanks, Simon. I'm really proud of it too. And I want to emphasize one of the things you mentioned, which is we really tried very hard to make sure that we deliver this information in a way that is most digestible and easily accessible to readers. So, although there's more than a dozen sections of the Year in Review publication, each one is limited to only a couple of pages so that you can really concisely get what we wanted to tell you about last year and what comes ahead. And then in addition, we're going to be doing a whole series of podcast episodes with the authors of the various sections of the Year in Review and Look Ahead so that if you prefer to hear it while you're working out or commuting or whenever you listen to podcasts, you'll be able to get it right here on your podcast feed. Gentlemen, thanks very much for joining me for this special announcement today. Of course, thanks to our listeners for listening as well. And look out for the Consumer Financial Services Year in Review and Look Ahead on [ConsumerFinancialServicesLawMonitor.com](http://ConsumerFinancialServicesLawMonitor.com), our blog site, as well as on your podcast feed for this podcast. Thank you all for listening.

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