

SENIOR ASSOCIATE

## Josh Stevens

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Josh focuses his practice on helping clients achieve their business goals while understanding and complying with federal and state consumer protection laws. As a former in-house counsel, Josh brings a critical client perspective to his legal practice and understands that businesses want an action plan – not just legal theory.

Josh has experience representing clients across a range of proactive and responsive matters, including developing compliance programs, obtaining required licensing, responding to consumer complaints and negotiating with regulators to bring concerns to resolution. He has worked with many state and federal agencies, such as the Bureau of Consumer Financial Protection (BCFP), Ohio Division of Financial Institutions, and Washington State Department of Financial Institutions. Additionally, Josh has experience navigating complex regulatory requirements, including Unfair, Deceptive and Abusive Acts and Practices laws (UDAAP/UDAP), the FTC's Telemarketing Sales Rule, Ohio's Consumer Sales Practices Act and Telephone Solicitation Sales Act, and the Fair Debt Collection Practices Act (FDCPA).

Josh is accredited as a Customer Engagement Compliance Professional (CECP) through the Professional Association for Customer Engagement (PACE).

### Representative Experience

- Counseled clients in responding to civil investigative demands, subpoenas and consumer complaints from the BCFP, state regulators and non-governmental agencies such as the Better Business Bureau.

### Practice Areas

- Advertising & Marketing
- Federal Regulatory Compliance
- Financial Services
- Regulatory Compliance Audits & Programs
- State Registrations & Licensing
- Teleservices

### Bar & Court Admissions

- Ohio

### Education

- Juris Doctorate, University of Cincinnati College of Law (*magna cum laude*), 2012; Notes & Comments Editor, Law Review
- Bachelor of Arts, Centre College (*magna cum laude*), 2009

### Professional Associations

- Ohio State Bar Association
- Cincinnati Bar Association
  - LGBT Interests Committee; Secretary/CLE Coordinator (2016-2018), Founding Chair (2013-2015)
- Professional Association for Customer Engagement (PACE)

## Representative Experience (cont'd)

- Developed a comprehensive debt collector due diligence program for a major advertising products manufacturer.
- Advised a national fleet management company on FCRA-compliant reporting of driver data.
- Worked with numerous state regulators to facilitate a client's licensing under and compliance with money transmission regulations in over forty states.
- Conducted a company-wide compliance assessment for a marketer of service contract programs.
- Drafted white papers and comments to the FCC, FTC and BCFP on behalf of trade associations and corporate clients.
- Advised multinational home senior care provider in creation of new marketing program on compliance with U.S. and Canadian telemarketing regulations.

## Charitable & Civic Involvement

- Alpha Phi Omega National Service Fraternity: Advisor, Northern Kentucky University; Region V Finance Co-Chair