MacMurray & Shuster

Federal Regulatory Compliance

The expansion of consumer protection regulation, oversight, and enforcement touches virtually every industry today. Businesses can, and often do, find themselves in the middle of a web of laws and regulations before they even know it. The consequences for non-compliance can be more than disruptive – they can be devastating. Navigating these waters requires planning for compliance, vigilant monitoring of legal developments, thorough policy auditing, and, when necessary, response to investigations.

Our Federal Regulatory Compliance team knows the regulatory landscape at both the federal and state levels. Our team includes former consumer protection regulators, including a former Ohio Attorney General, former Section Chiefs of the Attorney General's Consumer Protection Division, and other governmental employees – experience that affords us a unique understanding of the priorities and decision-making processes of regulators. This inside experience, combined with decades of relationship building with regulators, has proven invaluable to negotiating quick and positive resolution to clients' regulatory challenges.

Our attorneys serve as trusted partners to businesses of all sizes, from international Fortune 100 companies to entrepreneurial startups and everything in between. On behalf of our clients, we interact daily with regulators, proactively working to build relationships, anticipate challenges, and limit potential risks. We educate regulators and their staff on our clients' businesses and industries. We closely monitor policy matters and emerging trends, and provide the analysis and practical guidance to help clients successfully navigate their operations in a complex regulatory environment.

If a client does find itself the target of a regulatory inquiry or investigation, we guide them through the process and work with regulators to resolve the issue quickly, favorably, and with minimal disruption to their business. If faced with an enforcement action, we provide clients with experienced and aggressive defense to achieve the best possible outcome.

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Our Federal Regulatory Compliance team provides a comprehensive range of services in the following areas:

- **Consumer Financial Services.** We counsel our financial services clients on consumer protection laws including the Fair Debt Collection Practices Act (FDCPA), Unfair, Deceptive or Abusive Acts or Practices (UDAAP), Telemarketing Sales Rule (TSR), Telemarketing Consumer Protection Act (TCPA) and represent them in matters brought before the Bureau of Consumer Financial Protection (BCFP).

- **Advertising & Marketing.** We advise and represent clients across many industries in matters related to deceptive practices, claims substantiation, and other consumer protection laws.

- **Regulatory Compliance Audits.** Our compliance audits cover a broad range of federal and state consumer protection laws and include a thorough review of business practices, policies, procedures, training, and customer engagement. We provide internal audits of our clients' operations as well as audits of the vendors and other partners with which our clients conduct business.

- **Investigations and Litigation.** We draw on our years of regulatory experience leading governmental investigations and litigation to provide aggressive representation for our clients. We assess each client's unique issues and risks to chart the most efficient, cost-effective, and least disruptive path, often avoiding contentious litigation altogether.

- **Privacy & Data Security.** We help clients proactively comply with complex privacy laws, and respond quickly and effectively to data breaches and information security issues before regulatory agencies.

- **Regulatory Advocacy.** We advocate for clients' interests in policy matters involving the Federal Trade Commission (FTC), Federal Communications Commission (FCC), BCFP, and other federal and state regulators. This includes filing administrative petitions or comments on behalf of our clients and meeting with regulatory agencies.