



Natalia S. Kruse

PARTNER

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OVERVIEW

Natalia focuses her practice on consumer financial services litigation, defending and guiding financial institutions through this highly regulated and constantly evolving landscape.

She regularly represents banks, credit unions, auto finance companies, installment lenders, and other financial institutions in matters involving alleged violations of state and federal consumer credit protection laws. Based in Minneapolis and available by appointment in our Madison office, she has deep experience handling matters in Minnesota and Wisconsin, while also serving clients nationwide. Her litigation and compliance experience spans a wide range of statutes and regulations, including:

- Fair Credit Reporting Act (FCRA) and Regulation V
- Fair Debt Collections Practices Act (FDCPA)
- Telephone Consumer Protection Act (TCPA)
- Truth in Lending Act (TILA) and Regulation Z
- Gramm-Leach-Bliley Act (GLBA) and Regulation P
- Unfair, Deceptive, Abusive Acts and Practices (UDAAP) statutes
- Articles 3 and 9 of the Uniform Commercial Code (UCC)
- Wisconsin Consumer Act

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Commercial Litigation

Consumer Financial Services

Credit Unions

Data Privacy & Cybersecurity

Litigation & Alternative Dispute Resolution

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- Wisconsin Credit Union Act
- Minnesota Unlawful Trade Practices Act
- Minnesota Prevention of Consumer Fraud Act

Natalia thrives on collaborating with clients to develop effective, practical litigation strategies. She has a gift for negotiating and advocating clients' positions in hearings, mediation, arbitration, and at trial. Known for her ability to stay calm under fire, strong communication skills, and practical approach to problem-solving—particularly when urgent litigation needs arise—Natalia is valued for her ability to quickly assess complex legal issues. Her detail-oriented mind makes her well suited to such a heavily regulated practice area, and she stays current on emerging trends in consumer finance litigation.

In addition to her litigation practice, Natalia provides proactive regulatory counsel to help financial institutions navigate compliance challenges and minimize litigation risk. Thanks to her strong business acumen, she delivers tailored solutions that align with each organization's goals and risk tolerance—whether in litigation or compliance.

Recognition

- *Best Lawyers: Ones to Watch® in America*
 - Banking and Finance Law, 2024-2026
 - Commercial Litigation, 2024-2026
- Wisconsin Access to Justice Commission, Pro Bono Honor Society, 2017, 2020

Education

- J.D., Notre Dame Law School
 - *Journal of College and University Law*, Executive Notes Editor
- B.A., St. John's University
 - Political Science
 - *magna cum laude*
 - Phi Beta Kappa

Admissions

- Wisconsin
- Minnesota
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, Western District of Wisconsin
- U.S. Court of Appeals, Seventh Circuit

*By appointment only.



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