HUSCH BLACKWELL



Susan M. Seaman

PARTNER

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OVERVIEW

Susan's trusted, thoughtful advice helps banks and other financial services providers navigate the complex regulatory challenges with offering financial products to consumers and small businesses nationwide. She practices from Columbus, Ohio as a member of our virtual office, The Link.

Susan has an extensive background on banking, consumer financial services and small business funding including federal and multi-state compliance. She routinely advises depository and nondepository financial institutions, service providers, fintechs, and other companies. She helps clients understand federal and state laws that may regulate their credit, deposit, or payment products and works with clients to develop strategies for complying with these laws while achieving their business objectives.

Susan's regulatory practice covers the full range of her clients' operations from product offering to collections. She regularly engages in strategic planning, performs regulatory reviews of programs, conducts due diligence of vendors, reviews policies and

"Susan is a fantastic attorney, she is creative, smart and extremely knowledgeable."

— Chambers USA 2025

Industry

Financial Services & Capital Markets

Services

Banking & Finance
Consumer Financial Services
Credit Unions
Crypto, Digital Assets, & Blockchain
Data Privacy & Cybersecurity
Financial Institutions M&A and Regulatory Compliance
Fintech

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procedures, aids in regulatory responses, and drafts and revises contracts, including credit documents, servicing agreements, program management agreements, and referral agreements. She also provides legal advice to in-house counsel and business unit leaders in connection with the development of new financial products and existing products. Susan has experience with complex, innovative financial products that are offered on a nationwide basis. Susan strives to provide timely, clear, and thoughtful advice to her clients.

Prior to joining Husch Blackwell, Susan acted as a secondee for a global New York bank. During her secondment, Susan advised various stakeholders on consumer regulatory matters in connection with new financing programs under development by the bank.

Susan frequently speaks and writes on a variety of banking and financial services topics, including small business funding, bank preemption, state regulatory developments, debt collection, UDAAP enforcement actions, vendor management, payments, and electronic communications in connection with financial services. She is a member of the governing committee of the Conference of Consumer Finance Law and of the Consumer Financial Services Committee of the American Bar Association's Business Law Section.

Experience

- Aided in strategic planning for banks and nonbank financial institutions seeking to offer products in new states or seeking to launch a new national program, including strategies to manage the burden of multi-state compliance.
- Performed 50-state reviews of licenses that may apply to nonbanks when performing various services in connection with a credit program, including broker, lending, money transmitter, servicer, and collection licenses.
- Analyzed regulatory risks with new product or feature offerings including for private label or general-purpose credit cards, point-of-sale financing, unsecured direct loans, and small business funding.
- Drafted and reviewed credit documentation, customer communications, program policies and procedures, program agreements, and vendor agreements for various types of credit programs including bank partnership programs.
- Advised a nonbank on the advantages and disadvantages of obtaining a bank charter including the scope of bank preemption of state laws.
- Performed regulatory reviews of credit programs for potential investors.

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Experience

- Routinely advised clients on the potential impact of federal and state regulatory developments on their product offerings.
- Identified potential regulatory risks posed by vendors or business partners of bank and nonbank clients.

Recognition

- *Chambers USA*, Financial Services Regulation: Consumer Finance (Compliance), Nationwide, Up and Coming, 2025-2026
- *The Legal 500 United States*
  - Financial services regulation: Consumer finance, Recommended lawyer, 2024-2026
- *IFLR 1000 United States*
  - Banking, Highly Regarded, 2025

Education

- J.D., Ohio State University Moritz College of Law
  - Cali Award
- B.S., Wake Forest University
  - *magna cum laude*
  - Spirit of Wayne Calloway Award from the Wake Forest School of Business

Admissions

- Ohio

Susan is associated with the Madison office for telephone and mailing purposes only. She is not admitted in Wisconsin.

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Community Leadership

- Junior League of Columbus, Treasurer, Vice President of Partnership Development and Board Member
- Moritz College of Law at the Ohio State University, Law Student Mentor
- YWCA Leadership for Social Change, Volunteer

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*Susan works remotely and is licensed in Ohio, practicing in Columbus. Contact Susan via e-mail or phone for in-person/virtual meetings. Use our Madison address for mail/deliveries only.



Chambers USA 2026

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