HUSCH BLACKWELL

Cat Albrecht-Wiese

SENIOR ASSOCIATE

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OVERVIEW

Cat supports financial institutions and consumer finance companies in regulatory compliance matters.

Cat loves the complexity of regulations in this practice area, and she is fascinated by the intricate legal questions.

Cat works primarily with financial institutions and consumer lenders, helping clients establish policies and procedures, draft contracts and disclosures, and produce advertising in line with state and federal regulations. She advises clients on questions involving laws and requirements such as the Truth-in-Lending Act/Regulation Z, TILA-RESPA Disclosures Rule, Loan Originator Compensation Rule, Fair Credit Reporting Act, Wisconsin Consumer Act, Wisconsin First Lien Law and Wisconsin Marital Property Act. Cat also has experience managing commercial loan transactions, drafting loan documents and negotiating with borrowers, and she has assisted with regulatory matters for bank mergers and other asset purchase transactions.

Known for her focus and dedication to always finding the answer a client needs, Cat places a high priority on building long-lasting, ongoing client relationships. She often works with the same bank or lender for multiple years, giving her an opportunity to understand their business goals and strategies in depth and help them build compliance plans that accommodate those goals.

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Consumer Financial Services

Credit Unions

Fintech

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Experience

- Performed in-depth legal research and drafted memorandums and articles on a variety of nuanced topics in business and banking law, including the enforceability of electronic signatures and the advertising requirements for credit cards under Regulation Z.
- Advised clients on regulatory compliance issues involving the Truth-in-Lending Act/Regulation Z, TILA-RESPA Disclosures Rule, Loan Originator Compensation Rule, Fair Credit Reporting Act, Wisconsin Consumer Act, Wisconsin First Lien Law and Wisconsin Marital Property Act.
- Managed complex commercial loan transaction by drafting necessary loan documents, including loan agreements, promissory notes, assignments of leases and rents, commercial security agreements, guaranties, environmental indemnification agreements, mortgages, collateral assignments of development agreements, and pledges of membership interests and advising client on priorities for negotiating with borrower.
- Assisted in several mergers and asset purchase transactions by drafting disclosure schedules and by reviewing representations and warranties in purchase agreements and reviewing due diligence and assisting in completing regulatory applications for bank mergers.

Recognition

- *Best Lawyers: Ones to Watch® in America*
    - Banking and Finance Law, 2026 and 2027

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Education

- J.D., University of Wisconsin Law School
  - *cum laude*
  - *Wisconsin Journal of Law, Gender & Society*, Senior Managing Articles Editor
- B.A., St. Norbert College
  - *summa cum laude*

Admissions

- Wisconsin
- U.S. District Court, Western District of Wisconsin

Community Leadership

- Dane Buy Local, Inc., Board Member, 2021-2022

Best Lawyers: Ones to Watch® in America

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