HUSCH BLACKWELL



John C. Redding

SENIOR COUNSEL

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OVERVIEW

John brings a business-focused perspective to investigations and regulatory compliance in the consumer financial services industry.

With more than 35 years of experience in consumer finance, John has advised auto finance companies, banks, private equity firms and other investors, and debt purchasers and collectors on regulatory, compliance, and enforcement matters. His primary focus has been on non-mortgage consumer finance (especially auto finance) and small business financing matters.

John provides strategic advice regarding compliance with regulations, with significant focus on defending clients during government examinations, investigations and enforcement actions across multiple industries and subjects, such as vehicle finance, fair lending matters, and potential violations of credit reporting, debt collection, and electronic payment laws. John has routinely dealt with the Consumer Financial Protection Bureau (CFPB), Department of Justice (DOJ), Federal Trade Commission (FTC), and other state and federal regulatory and enforcement agencies. He has also represented financial institutions in state attorney general investigations.

John's long history in consumer financial services dates back to the mid-1980s. A business owner who has also started multiple

"John is a true partner who continues to deliver exceptional legal work product, trustworthy advice and great value."

— Chambers USA 2025

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Consumer Financial Services

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companies, John chose to pursue an M.B.A. after his first several years of legal practice to better serve clients. The program enhanced his ability to communicate with business leaders and led to nearly a decade of in-house legal work for financial services and software companies. In multiple instances, John joined a company that was experiencing significant difficulties and took a leading role in corporate restructuring to turn the organization around.

Clients value John's extensive industry knowledge as well as his business mindset: he prioritizes learning clients' businesses as quickly as possible, and he offers legal advice that's firmly grounded in clients' unique circumstances and operational challenges. His time in-house taught him how companies think and how in-house attorneys think—and the importance of ensuring that outside counsel provides the customized solutions clients are looking for.

Experience

- Represented multiple financial institutions in FTC investigations, including the negotiated settlement of *Federal Trade Commission v. Avant LLC* in the Northern District of Illinois.
- Represented multiple captive auto finance companies in investigations by the DOJ into Servicemembers Civil Relief Act-related early lease terminations, including resolution of a first-of-its-kind settlement.
- Assisted numerous private equity firms with regulatory due diligence in over 75 transactions involving the acquisition, startup, or provision of a debt facility to consumer and commercial financial services companies in the auto finance, credit card, unsecured consumer loan, mortgage, and other markets.
- Represented numerous banks and nonbank finance companies in fair lending investigations before the CFPB and DOJ.
- Represented multiple national and regional debt collection companies in nonpublic resolution of claims for violation of federal debt collection, credit reporting, and electronic payment laws.
- Assisted multiple clients preparing for, completing, and responding to findings resulting from examinations in the auto finance, consumer finance, and debt collection spaces by the CFPB, New York Department of Financial Services, and others.

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Recognition

- *Chambers USA*, Financial Services Regulation: Consumer Finance (Enforcement & Investigations), 2017-2026
- Legal 500, Financial Services – Regulatory
- Client Choice Award: Banking – California

Education

- M.B.A., San Diego State University
- J.D., Southwestern Law School
- B.A., Marquette University

Admissions

- California
- District of Columbia



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