



Rachel J. Myers

ASSOCIATE

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OVERVIEW

Rachel represents banks, fintechs, and other financial services providers in regulatory compliance, enforcement matters, and consumer financial services litigation.

Rachel represents financial services providers, fintech companies, banks, and nonbank lenders, including auto finance companies and student loan servicers. She regularly provides regulatory compliance guidance on federal consumer finance and payments laws, including the Fair Debt Collection Practices Act (FDCPA); Fair Credit Reporting Act (FCRA); Equal Credit Opportunity Act (ECOA); Truth in Lending Act (TILA); Servicemember Civil Relief Act (SCRA); Unfair, Deceptive, and Abusive Acts and Practices (UDAAP) provisions of the Dodd-Frank Act; and similar laws at the state level.

In addition to counseling on compliance issues, Rachel represents clients during regulatory exams and investigations by federal regulators and state attorneys general. Her work extends to individual consumer and class action matters for a range of financial institutions.

Before enrolling in law school, Rachel studied Russian in depth and earned a Fulbright grant to teach advanced English at a university in Russia. She went on to work at the American Bar Association Rule of Law Initiative in the Middle East and North Africa Division, supporting legal development initiatives and comparative legal projects in that region. Drawing on this international background, Rachel has advised on matters involving Russian financial institutions and on international trade questions and has handled immigration-related pro bono cases.

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Consumer Financial Services

An excellent communicator and writer, Rachel has a gift for delivering concise briefings and persuasive arguments. Her passion for research means that she dives deep into client concerns and into the intricacies of related regulatory law, and she's known for providing precise, detailed answers and solutions. Clients also appreciate her quick responses and ready availability.

Experience

- Counseled clients on compliance with state and federal laws affecting lending and servicing activities, including the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), Servicemember Civil Relief Act (SCRA), and Unfair, Deceptive, and Abusive Acts and Practices (UDAAP) provisions.
- Advised payments industry clients on compliance with the Electronic Fund Transfer Act (EFTA), Truth in Lending Act (TILA), Nacha rules, and card network rules.
- Drafted and revised client policies and procedures relating to FCRA, compliance management systems, Bank Secrecy Act (BSA) and Anti-Money Laundering regulations, and vendor oversight.
- Advised national bank on compliance of dispute and consumer complaint procedures with federal regulations.
- Assisted clients in preparing for, completing, and responding to findings resulting from examinations in the auto finance, consumer finance, and debt collection spaces by the Consumer Financial Protection Bureau, New York Department of Financial Services, and others.
- Provided counsel to consumer financial products and services providers in investigations conducted by the Consumer Financial Protection Bureau, Federal Trade Commission, New York Department of Financial Services, Pennsylvania Attorney General, and Massachusetts Attorney General.
- Assisted low-income housing lender in applying for and complying with the requirements of mortgage loan banking and servicing licenses administered by the New York Department of Financial Services.

Experience

- Represented a pro bono client to win a grant of asylum in U.S. Immigration Court.

Education

- J.D., Indiana University
- M.A., Indiana University
- B.A., The College of Wooster

Admissions

- District of Columbia
- New York

Community Leadership

- AARP Legal Counsel for the Elderly Young Lawyers Alliance
- Washington Interfaith Network

Rachel also places a high priority on pro bono work and regularly appears on the District of Columbia's Pro Bono Honor Roll. She has offered pro bono legal representation to clients in a wide variety of areas, sometimes drawing on her Russian language skills.