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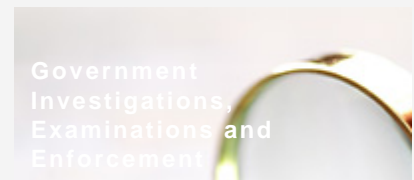
PRACTICE AREAS



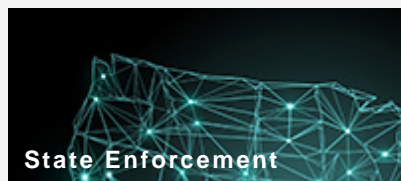
Credit Reporting, Privacy
and Data Security



Federal Trade Commission



Government
Investigations,
Examinations and
Enforcement



State Enforcement

Professional Experience

Erik Kosa is a counsel in the firm's Washington, DC office. Erik advises a range of financial institutions, consumer reporting agencies, technology and information companies, and others on compliance with data use and privacy laws, including the Fair Credit Reporting Act, California Consumer Privacy Act, Colorado Privacy Act, Connecticut Data Privacy Act, Montana Consumer Data Privacy Act, Oregon Consumer Privacy Act, Texas Data Privacy and Security Act, Utah Consumer Privacy Act, Virginia Consumer Data Protection Act, and Gramm-Leach-Bliley Act. His practice also includes representing banks, licensed lenders, sales finance companies, auto dealers and other creditors in regulatory enforcement actions,

including actions before the CFPB, FTC, and other federal and state financial regulatory agencies.

Prior to joining Hudson Cook, Erik was an associate with Morgan, Lewis & Bockius LLP. Erik was a Law Fellow for the Lawyers' Committee for Civil Rights Under Law from 2009 to 2010.

Erik received his law degree with honors in 2009 from The George Washington University Law School.

Erik is admitted in Virginia and the District of Columbia.

Professional Activities

Member, American Bar Association's Consumer Financial Services Committee

Publications

- "[CFPB Fines National Bank \\$37.5 Million for Misappropriating Customer Data to Open Unauthorized Accounts](#)," Hudson Cook *Enforcement Alert*, July 2022, co-authored with Lucy Morris
- "[CFPB Orders Debt-Relief Payment Processors to Pay More Than \\$11 Million and Imposes Industry Bans](#)," Hudson Cook *Enforcement Alert*, May 2022, co-authored with Lucy Morris
- "Unfair, Deceptive, and Abusive Acts or Practices - Deception," *Consumer Finance Law: Understanding Consumer Financial Services Regulations*, American Bar Association, Business Law Section, February 2021, co-authored with Lucy Morris
- "[Seventh Circuit Finds Article III Standing in Biometric Information Collection Case](#), Deepening Circuit Split," Hudson Cook *Insights*, May 2020
- "[CFPB Faces Increasing Challenges to Its Authority to Investigate Violations of Consumer Financial Laws](#)," *Bloomberg BNA Banking Daily*, May 2017
- "[CFPB Dealt Major Setback in How Far Back it Can Pursue UDAAP Claims](#)," *Bloomberg BNA Banking Daily*, October 2016
- "BNA INSIGHT: Now It's Real - No Statute of Limitations for CFPB UDAAP Claims," *Bloomberg BNA Banking Daily*, May 2016
- "[BNA INSIGHT: How Far Back Can the CFPB Go in Pursuing UDAAP Claims?](#)" *Bloomberg BNA Banking Daily*, January 2016

- "Reading Recent Advances on the Information Sharing Front," *Law360*, February 2015

Education

The George Washington University Law School, J.D. with honors, *The George Washington University Law Review*, 2009

University of Texas, B.A., Government and English, 2004

Admissions

District of Columbia, 2010

Virginia, 2009

U.S. District Court for the District of Colorado