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ACCFSL | American College of
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PRACTICE AREAS



Credit Reporting, Privacy and
Data Security



Government Investigations,
Examinations and Enforcement

Professional Experience

Jean is a partner in the firm's Washington, DC office. Jean advises clients on consumer financial services, fair lending, marketing, financial privacy, and consumer protection matters. She counsels financial institutions and others in complying with laws related to consumer credit, privacy, telemarketing, and unfair trade practices.

Jean represents clients in government investigations, examinations, and enforcement actions before federal agencies, including the Consumer Financial Protection Bureau, Federal Trade Commission, and federal prudential regulators, and in other ancillary matters.

Jean is a former executive with the Federal Trade Commission, where she directed the agency's enforcement of consumer financial services laws. She also served for a decade as the General Counsel of the Farm Credit Administration, an independent federal bank regulatory agency.

Jean has testified before Congress on legislative proposals relating to consumer financial services issues and lectures extensively on issues affecting financial institutions.

Jean is actively involved in many associations, including the Consumer Financial Services Committee of the American Bar Association's Business Law Section, where she has served as Chair, Federal and State Trade Practices Subcommittee; Vice-Chair, Privacy Subcommittee; and Chair, Federal Trade Commission Activities Subcommittee. Jean is a Founding Member of the American College of Consumer Financial Services Lawyers (ACCFSL), an organization limited to those lawyers who have achieved preeminence in the field of consumer financial services law; membership is by invitation only. She currently serves as President and has served as Treasurer, Secretary and Chair to the ACCFSL's Lifetime Achievement Award Committee and the Writing Competition Committee.

In January 2020, Jean was appointed to serve for one year as a member of the Consumer Financial Protection Bureau's Taskforce on Federal Consumer Financial Law. She is also currently on the Governing Committee for the Conference on Consumer Finance Law and was previously Council Chairman for the Town of Chevy Chase View, Maryland.

Jean is admitted to practice in Maryland and her practice in the District of Columbia is limited to matters and proceedings before federal courts and agencies in accordance with D.C. Ct. App. R. 49(C)(2) and (3).

Jean received her law degree in 1977 from the University of Texas School of Law. She holds a Bachelor of Arts with Departmental Honors from Oklahoma State University.

Professional Activities

Governing Committee, Conference on Consumer Finance Law, 2002 - Current

Member, CFPB Taskforce on Federal Consumer Financial Law, January 2020 - January 2021

Consumer Financial Services Committee of the American Bar Association Business Law Section; Chair, Federal and State Trade Practices Subcommittee (2004 - 2006); Vice-Chair, Privacy Subcommittee (2002 - 2004); Chair, Federal Trade Commission Activities Subcommittee (1988 - 1992); Vice-Chair, Federal Trade Commission Activities Subcommittee (1986 - 1988), 1986 - Current

Founding Member, American College of Consumer Financial Services Lawyers, 1996; President (Present); Board of Regents (1998 - 2002); Chair, Lifetime Achievement Award Committee (2002 - 2005); Chair, Writing Competition (2015)

Council Chairman, Town of Chevy Chase View, Maryland, 2000 - 2003

Speaking Engagements

- "How Current Regulations at the CFPB & FTC Impact Your Business and Your Pocket," NIADA Convention & Expo, June 2022
- "Fair Lending," ABA Consumer Financial Services Basics Virtual Conference, October 2021

- "The New Enforcement Philosophy for CFPB & FTC," TIADA Conference & Expo, July 2021
- "Keynote: Insights on the CFPB Taskforce on Consumer Credit," AFSA 2021 Independents Conference and Expo, May 2021
- "The FTC and CFPB - What Should Auto Dealers and Auto Creditors Expect?," 2021 Virtual Financial Services Conference, May 2021
- "Fair Lending Developments," 2021 Virtual Financial Services Conference, May 2021
- "New Directions for Consumer Finance Law - An Insider's Look at the Report of the CFPB's Taskforce," CCFL Webinar, February 2021
- "CFPB Federal Consumer Law Taskforce Summary and Q&A," CCIA Webinar, January 2021
- "CFPB Taskforce on Federal Consumer Financial Law Report - What Does it Mean for You?," Hudson Cook Webinar, January 2021
- "Report of CFPB Taskforce on Consumer Financial Law - How 100 Recommendations Could Change Consumer Financial Services," ABA Business Law Section Consumer Financial Services Committee 2021 Virtual Winter Meeting, January 2021
- "The Next Chapter for Fair Lending," CCFL Webinar, December 2020
- "The Dark Side of Digital Ads: Are Consumers Online for Risk?," CBA Live 2020 Virtual, October 2020
- "The Future of Disparate Impact: The Re-examination of the Standards of Review by the Supreme Court, HUD and the CFPB," ABA Business Law Section Consumer Financial Services Committee 2020 Winter Meeting, January 2020
- "Fair Lending," ABA Business Law Section 10th Annual National Institute on Consumer Financial Services Basics, October 2019
- "Fair Lending," ABA National Institute on Consumer Financial Services Basics, October 2018
- "Redlining," Consumer Bankers Association Fair and Responsible Banking Committee, October 2018
- "U.S. Government Intensifies Fair Lending Enforcement," *18th Annual Consumer Financial Services Institute*, Practising Law Institute, May 2-3, 2013.

Publications

- "Refunds of GAP and Other Voluntary Protection Products—a Federal UDAAP Issue?," *SubPrime Auto Finance News*, July 2022
- "CFPB Data Point Studies Subprime Financing Rates and Default Risks Across Creditor Types," *Non-Prime Times*, December 2021, co-authored with Chuck Dodge

- "Learning from the Mistakes of Others— CFPB's Summer 2021 Supervisory Highlights," *SubPrime Auto Finance News*, November 2021
- "ABA CFSC Practitioner Profile: Jean Noonan, Hudson Cook, LLP," *ABA Consumer Financial Services Committee Newsletter*, September 2021, interviewed by Robert Tilley
- "CFPB, The Roadmap Forward - Part Three," *Texas Dealer*, May 2021
- "Navigating the Minefields When Offering a Credit Customer the 'Lowest Rate'," *Hudson Cook Insights*, April 2021
- "Fair Lending Developments: Disparate Impact Lives On," *The Business Lawyer*, Vol. 76, Spring 2021
- "CFPB, The Roadmap Forward - Part Two," *Texas Dealer*, April 2021
- "CFPB, The Roadmap Forward - Part One," *Texas Dealer*, March 2021
- "How CFPB taskforce report might impact auto financing," *Auto Remarketing*, March 2021
- "HUD Releases Final Disparate Impact Rule," *ABA Business Law Today Month-in-Brief*, September 2020
- "The FTC, Auto Dealers, and Credit Discrimination: What's Next?" *Hudson Cook Insights*, July 2020
- "FTC Nails Bronx Honda and General Manager for Discrimination and Deception," *Hudson Cook Insights*, July 2020
- "Assessing Disparate Impact in the Days of COVID-19," *Hudson Cook Insights*, May 2020
- "Fair Lending Developments in the Wake of *City of Miami*," *The Business Lawyer*, Vol. 75, Spring 2020
- "CFPB Taskforce on National Consumer Financial Law Issues RFI," *Hudson Cook Insights*, March 2020
- "Massachusetts Dealers Overcome by Adverse Overtime Ruling," *Spot Delivery*, September 2019
- "Bar Association Auto Finance Resolution Withdrawn," *Spot Delivery*, September 2019
- "Consumer Advocates Seek Bar Association Help to Combat Dealer Practices They Oppose," *Spot Delivery*, August 2019
- "When is a Voluntary Protection Product Worthless?" *Spot Delivery*, June 2019
- "Fair Lending Developments: Wrestling with Causation," *The Business Lawyer*, Volume 74, Issue 2, Spring 2019
- "Fixing Mistaken Repos," *Spot Delivery*, May 2019
- "Voluntary Protection Products - Don't Fall Into the GAP," *Spot Delivery*, December 2018
- "Voluntary Protection Product Refunds: The Buck Stops Where?" *Hudson Cook Insights*, November

2018, co-authored with Catharine Andricos

- "Congress Kills Bureau Anti-Discrimination 'Guidance' - Now What?" Hudson Cook *Insights*, June 2018
- "Repossession Pitfalls under the SCRA," Hudson Cook *Insights*, September 2016
- "Fair Lending Developments: Whither Disparate Impact," *The Business Lawyer*, Spring 2016
- "The Train Keeps on Rolling: Toyota Motor Credit Settles ECOA Charges for Dealer Pricing," Hudson Cook *Insights*, March 2016
- "Congressional Staff Report Reveals Sad Inner Workings of CFPB Fair Lending Attack on Dealer Compensation," Hudson Cook *Insights*, December 2015
- "House Committee Expressed Impatience with CFPB on Disparate Impact," *Spot Delivery*, November 2015
- "Another One Bites the Dust - Honda Finance Settles ECOA over Dealer Pricing Discretion," *Spot Delivery*, August 2015
- "Honda Finance's ECOA Settlement - What Does It Mean for Honda Dealers?" *Spot Delivery*, August 2015
- "Something for Everyone - The Supreme Court Rules on Disparate Impact," *Spot Delivery*, July 2015
- "A Complicated Compromise: The Supreme Court Rules on Disparate Impact," *Basis Points*, July 2015
- "CFPB Issues Flawed Examination Procedures," *Spot Delivery*, July 2015
- "Industry Calls Out CFPB on Dealer Reserve Discrimination Methodology," *Spot Delivery*, March 2015
- "CFPB and Indirect Auto Finance: Strategies for Mitigating Fair Lending Risk," *Spot Delivery*, March 2014
- "Fair Lending Developments: A Continuation and a New Beginning," *The Business Lawyer*, Spring 2015
- "No Harm Required - Glitches in Furnishing Credit Information Prove Costly," *Spot Delivery*, September 2014
- "FCRA Statute of Limitations Starts Anew with Each Dispute," *Spot Delivery*, June 2014
- "Fair Lending Developments: Is Disparate Impact Here To Stay?" *The Business Lawyer*, February 2014
- "Fair Lending and the CFPB's Prosecution of Ally - Where Do We Go From Here?" *Spot Delivery*, January/February 2014
- "Fair Lending Enforcement at the Department of Justice: Mortgage Lenders Under Fire," *Basis Points*, October 2013
- "Five Fair Lending Mistakes for Dealers to Avoid," *Spot Delivery*, October 2013

- "Transparency and the CFPB's Use of Proxy Data in Identifying Discrimination in Auto Finance," *Spot Delivery*, August 2013
- "Truth Prevails: Reporting Missed Payments During Bankruptcy," *Spot Delivery*, June 2013
- "Fair Lending Developments: Enforcement Intensifies, Class Actions Diminish," *The Business Lawyer*, February 2013
- "Who You Gonna Call? Risk-Based Pricing Notices and Dealers," *Spot Delivery*, December 2012
- "Responsibilities of a Furnisher - And We're Not Talking Interior Design," *Spot Delivery*, November 2012
- "What to Expect When Your Customer Is Expecting," *Spot Delivery*, June 2012
- "Don't Be a Babe in the Woods - Borrower Rights with Maternity Leave," *Basis Points*, June 2012
- "FTC Shines a Spotlight on Spot Deliveries," *Spot Delivery*, April 2012
- "Consumer Financial Protection Bureau: Love Triangle or Bermuda Triangle?" *Spot Delivery*, January/February 2012
- "Fair Lending Developments: Testing the Limits of Statistical Evidence," *The Business Lawyer*, February 2012
- "Failure to Truncate Account Numbers Not 'Publication' Covered by Insurance Policy," *Spot Delivery*, November 2011
- "Update on Current and Prospective Fair Lending Enforcement and Litigation Developments," *Quarterly Report*, Summer 2011
- "FTC to Auto Dealers: 'You are Kind of, Like, Um, Doing Okay,'" *Spot Delivery*, June 2011
- "Fair Lending Developments: Enforcement Comes to the Fore," *The Business Lawyer*, February 2011
- "Permissible Purpose Problem," *Spot Delivery*, August 2010
- "Fair Servicing - DOJ Focuses on Potential Discrimination in Loss Mitigation," *Basis Points*, June 2010
- "Information Safeguards: Five Steps to Avoiding Disaster," *Spot Delivery*, April 2010
- "Looking under the Hood of a Class Action Settlement," *Spot Delivery*, March 2010
- "Fair Lending: The End of Discretionary Pricing?" *The Business Lawyer*, February 2010
- "Recent Developments in Fair Lending: The Dawn of a New Litigation Era?" *The Business Lawyer*, February 2010
- "Spot Deliveries in the Crosshairs of Congress," *Spot Delivery*, June 2009
- "Firm Offers and Prescreening: Dealers Get a Break," *Spot Delivery*, June 2009.

- "Auto Finance Marketing - Seventh Circuit Makes a U-Turn on Firm Offers," *Spot Delivery*, May 2008
- "Third-Party Liability for Federal Law Violations in Direct-to-Consumer Marketing: Telemarketing, Fax, and E-Mail," *The Business Lawyer*, February 2008
- *CARLAW ® II: Street Legal*, with others, Thomas B. Hudson, ed., 2008

Recognition and Accomplishments

Ranked in Chambers USA 2020, Financial Services Regulation: Consumer Finance (Compliance)

Founding Member, American College of Consumer Financial Services Lawyers

Education

University of Texas School of Law, J.D., 1977

Oklahoma State University, B.A. with Departmental Honors, 1974

Admissions

Maryland, 1977