



## Megan Nicholls

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### Texas

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## PRACTICE AREAS



Credit Reporting, Privacy  
and Data Security

## Professional Experience

**Megan "Meg" Nicholls** is a partner at Hudson Cook's Fort Worth, Texas office. She advises businesses on compliance with the Fair Credit Reporting Act, the Gramm-Leach Bliley Act and various other consumer financial laws. Meg helps her clients improve their compliance management systems by conducting thorough regulatory assessments and strategizing about practical compliance approaches. She also helps clients respond to security incidents and update information security programs to meet current Safeguards Rule requirements. As a former chief compliance officer for a consumer reporting agency that specialized in helping companies fight fraud, she has a unique grasp of how fraud affects the consumer financial industry and values the opportunity to help her clients address trending fraud and identity theft issues. Meg is particularly skilled at drafting easy to understand consumer correspondence, consents, and notices, and has extensive experience guiding clients in their responses to human trafficking block requests that consumer reporting agencies must address.

Prior to joining Hudson Cook, Meg served as the head of compliance and privacy for GIACT

Systems, LLC, an identity verification and fraud prevention company, where she designed, implemented, and maintained a compliance management system to ensure compliance with federal and state consumer reporting and privacy laws. Meg also previously served as corporate counsel for CoreLogic and as an attorney in the consumer financial services practice at a national firm.

Meg graduated with a degree in Biology and a minor in Communications from the University of Dayton, and earned her J.D. from the University of Dayton School of Law. She is licensed to practice in California and Texas.

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## Speaking Engagements

- "Mingling with Membership: Data Privacy and Security: Lessons Learned from FTC Developments," North Carolina Bar Association Webinar, February 2022
- "Top 5 Things Lenders Should Know When Deploying ID Document Verification," Lend360, October 2021
- "Practical Steps to Identifying Fraud and Reducing Loss," INFiN MoneyTrends, November 2021
- "Tenant Screening Basics," Professional Background Screening Association Annual Conference, September 2021

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## Publications

- "Lessons Learned from Dun & Bradstreet," Hudson Cook Insights, February 2022, co-authored with Rebecca Kuehn
- "California Attorney General Focuses on Targeted Advertising and Disclosures in CCPA Enforcement," Hudson Cook Insights, September 2021, co-authored with Webb McArthur

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## Education

University of Dayton School of Law, J.D., May 2009

- IP Cyberlaw Creativity Track Honors

- CALI Award (Highest Grade): Law & Education, Patent Prosecution Capstone

University of Dayton, B.S., December 2004

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## Admissions

California, 2010

Texas, 2019

United States Patent and Trademark Office, 2009