



Michael A. Goodman

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PRACTICE AREAS



Credit Reporting, Privacy and
Data Security



Government Investigations,
Examinations and Enforcement

Professional Experience

Michael is a partner in the firm's Washington, DC office. Michael advises clients on compliance with federal laws enforced by the Consumer Financial Protection Bureau, the Federal Trade Commission, the Federal Communications Commission, and other federal agencies. His compliance counseling practice focuses on standards regulating the manner in which businesses market to and communicate with customers and potential customers as well as proper collection, use, and disclosure of customer information. His clients include retailers, lenders, mortgage bankers, automobile finance companies and dealers, credit card companies, and lead generators, as well as service providers for these businesses. He also represents clients in examinations, investigations, and enforcement actions initiated by the CFPB, the FTC and the FCC.

Michael's practice also includes advising clients on compliance with state laws regarding unfair and deceptive trade practices, communication with members of the public, and proper handling of consumer and customer information.

Prior to joining Hudson Cook, Michael was a staff attorney in the Federal Trade Commission's Bureau of

Consumer Protection. He coordinated FTC rulemaking efforts under the CAN-SPAM Act of 2003 and worked extensively on amendments to the FTC's Telemarketing Sales Rule. He also litigated FTC consumer protection cases targeting business opportunity fraud, telemarketing fraud, and deceptive marketing of consumer services. Michael spoke to audiences nationwide regarding compliance with laws enforced and interpreted by the FTC.

Michael is a member of the American Bar Association and served as Chair for the Federal and State Trade Practices Subcommittee, Consumer Financial Services Committee, Section of Business Law, American Bar Association.

Michael is admitted to practice in Virginia and his 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).

Michael received his law degree in 1999 from the University of Colorado School of Law and holds a bachelor's degree from Wesleyan University.

Professional Activities

Member, Virginia State Bar

Member, American Bar Association

Former Chair, Federal and State Trade Practices Subcommittee, Consumer Financial Services Committee, Section of Business Law, American Bar Association, 2009-2012

Speaking Engagements

- "Is Your Call Center Compliant?", OLA Compliance University, July 2022
- "Using the Reassigned Number Database. How is it going?", AccountsRecovery Webinar, December 2021
- "Are Your Advertising and Marketing Practices Putting You at Risk for a UDAAP Violation?," OLA Compliance University, May 2021
- "The *Facebook, Inc. v. Duguid* Supreme Court decision - What it means for TCPA private actions and companies using automated equipment for calls and texts, Hudson Cook Compliance Coffee Break," May 2021
- "The Telephone Consumer Protection Act: What You Don't Know About Contacting Your Customers Can Hurt You," FiSCA MoneyTrends 2019, October 2019
- "There's a New Sheriff at the CFPB," 2019 Risk & Compliance Summit, March 2019

- "TCPA & GDPR Panel," Carpliance 2019, February 2019
- "Consumer Protection Update," American Bar Association Antitrust Section Webinar, January 2019
- "UDAAP Basics: Learning to See Your Advertising Through a Regulator's Eyes," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018
- "Solicitations: Striking the Right Balance Between Effective Marketing and Regulatory Compliance," American Conference Institute 4th National Advanced Forum on Financial Services and Marketing Compliance, May 2010
- "GLBA Model Privacy Notice and Privacy Developments," Housing and Auto Finance Workshop, Hudson Cook/CounselorLibrary, May 2010
- "Telephone and Telemarketing Laws and Rules," American Bar Association Consumer Financial Services Committee Winter Meeting, January 2009
- "FCRA Litigation," "Risk-Based Pricing," "Furnisher Proposal," and "Information Security," CCBCA Spring 2008 Conference, June 2008
- "FACTA Rulemaking: Red Flags Rules and Guidelines, Address Discrepancy Rule and Affiliate Marketing Rule," Housing and Auto Finance Workshop, Hudson Cook/CounselorLibrary, May 2008
- "Solicitations: Balancing Effective Marketing and Regulatory Compliance with DNE, DNC and Junk Fax Prevention Act," ACI Financial Services Committee Winter Meeting, October 2007
- "Red Flag Rule & Recent Developments in Privacy and Data Security," Housing and Auto Finance Workshop, Hudson Cook/CounselorLibrary, May 2007
- "Electronic and Telephone Commerce," 21st Annual Payment Card Institute, May 2007
- "FCRA/FACTA/Privacy," National Association of Dealer Counsel F&I Compliance Workshop, November 2006
- "Telemarketing Update," CCBCA Fall 2006 Conference, October 2006
- "Pending Credit Legislation," Magnum Decision Forum 2006, September 2006
- "CAN SPAM Town Hall Meeting," Email Insider Summit, May 2006
- "The World of Data Privacy and Security Expands" Housing and Auto Finance Workshop, Hudson Cook/ CounselorLibrary, May 2006
- "Electronic and Telephone Commerce," 20th Annual Payment Card Institute, May 2006
- "Privacy, ID Theft, Spoofing, Anti-Pharming, Spyware, VOIP," CCBCA Fall 2005 Conference, November 2005
- "Meeting Restrictions on E-mail and Telephone Solicitations," ACI Financial Services Marketing Compliance Conference, October 2005

- "Collection and the Auto Dialer," Collection and Recovery Solutions 2005, September 2005
 - "Federal and State Trade Practices Subcommittee," American Bar Association Consumer Financial Services Committee, August 2005
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Publications

- "CFPB Fines Large National Bank \$100 Million For Failing to Properly Disburse State Unemployment Benefits During the Height of Pandemic," Hudson Cook Enforcement Alert, July 2022, co-authored with Michael Essiaw
- "CFPB offers more federal UDAAP guidance on consumer reviews," *SubPrime Auto Finance News*, June 2022
- "CFPB Announces Enforcement Action Against the Owner of a Student-Loan Debt Relief Company over Alleged Unauthorized Charges and Withdrawals from Student Borrower Bank Accounts," Hudson Cook *Enforcement Alert*, June 2022, co-authored with Gabriela Chambi
- "New FTC Guidance on Posting Customer Reviews Online Includes Surprising Dos and Don'ts," Hudson Cook *Insights*, January 2022
- "The FCC's Reassigned Number Database Nears Its Debut," American Bar Association's *Business Law Today*, November 2021
- "Looking Forward After the U.S. Supreme Court Adopts Narrow, Business-Friendly TCPA 'Autodialer' Standard," Hudson Cook *Insights*, April 2021
- "U.S. Supreme Court Hears Oral Argument in the TCPA 'Autodialer' Case," American Bar Association Business Law Section's *Business Law Today*, January 2021
- "U.S. Supreme Court to Address Major TCPA Issue Next Term, Resolving Circuit Split on Autodialer Standard," Hudson Cook *Insights*, July 2020
- "Courts Contemplate Companies' Ability to Restrict Means of Revoking TCPA Consent," Hudson Cook *Insights*, April 2019
- "Ninth Circuit Adds Its Two Cents to Piggy Bank of TCPA Autodialer Interpretations," Hudson Cook *Insights*, October 2018
- "'Direct Drop' Voicemail Service Subject to TCPA," Hudson Cook *Insights*, August 2018
- "Seventh Circuit Reinstates Data Breach Lawsuit Against Barnes & Noble," Hudson Cook *Insights*, May 2018, co-authored with Kavitha J. Subramanian
- "Exploring the Standing Challenge in Data Breach Litigation," Hudson Cook *Insights*, March 2018, co-authored with Kavitha J. Subramanian

- "The TCPA Can Make Good Things Go Bad," Hudson Cook *Insights*, February 2018
 - "When Texting Customers, Use Caution When Taking the Auto Route," Hudson Cook *Insights*, October 2017
 - "Opt-Out, Opt-In, and Consent Requirements for Consumer Contacts," *The Review of Banking & Financial Services*, September 2010
 - "Third-Party Liability for Federal Law Violations in Direct-to-Consumer Marketing-Telemarketing Fax and E-mail: Federal Regulation of Marketing Methods," *The Business Lawyer*, February 2008, co-authored with L. Jean Noonan
 - "Fax, E-Mail, and Telephone: Federal Regulation of Marketing Methods," *The Business Lawyer*, February 2007, co-authored with L Jean Noonan
 - CARLAW® *F&I Legal Desk Book: The Answer Book for Finance and Insurance Professionals*, with others (Thomas B. Hudson & Emily Marlow Beck, eds., December 2006)
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Education

University of Colorado School of Law, J.D., May 1999

Wesleyan University, B.A., May 1994

Admissions

Virginia, 1999