

Credit Reporting, Privacy and Data Security



Practical insight into credit reporting, privacy and data security

In this digital age, consumer data is the coin of the realm. But, with the benefits of that data come legal obligations to protect the privacy and security of consumers' personal information from hackers, identity thieves and other criminals. Compliance with the laws and regulations that apply to the collection, use, sale, or transfer of information about consumers is critical to corporate risk management.

The lawyers in Hudson Cook, LLP's Credit Reporting, Privacy and Data Security practice area work with clients to navigate the ever-growing compendium of privacy, data security, and credit reporting laws, regulations and guidelines. These issues touch on every part of an organization, from product development to marketing, underwriting, customer relations management, operations, technology applications and vendor management.

Lawyers in our Credit Reporting, Privacy and Data Security practice area collectively have decades of experience, both within and outside government, in the areas of privacy, data security and credit reporting. Our clients include companies in a variety of traditional and emerging fields, including lending, banking, consumer reporting, collections, marketing and information solutions. Hudson Cook's experience and familiarity with the consumer financial products and services industry help us provide clients with advice and solutions that take into account core business needs.

In supporting our credit reporting, privacy and data security clients, we provide analysis and advice on:

- Fair Credit Reporting Act and Regulation V
- Gramm-Leach-Bliley Act and the Privacy and Safeguards Rules

- State consumer reporting, privacy and data breach notification laws
- Dodd-Frank Wall Street Reform and Consumer Protection Act
- Federal Trade Commission Act
- Telemarketing and Consumer Fraud and Abuse Prevention Act and the Telemarketing Sales Rule
- Telephone Consumer Protection Act and implementing Federal Communications Commission regulations
- CAN-SPAM Act

In addition, working in conjunction with Hudson Cook's Government Investigations, Examinations and Enforcement practice area, we help clients prepare for examinations by the Consumer Financial Protection Bureau (CFPB) and federal prudential regulators. We also represent companies facing investigations or enforcement actions from the CFPB, FTC, DOJ, and state attorneys general and/or prudential regulators.

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