

Auto Lending Legal & Compliance Landscape

March 30, 2026 | [Chuck Dodge](#) and [L. Jean Noonan](#)

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This session will break down the key legal and compliance issues shaping today's auto finance environment, including dealer oversight, fair lending exposure, ancillary product risks, and evolving servicing and collection expectations. Experts will highlight recent regulatory activities and emerging y themes that directly impact lending programs. Attendees will leave with practical guidance to strengthen controls and navigate a complex compliance landscape.

Chuck Dodge

Hudson Cook

Partner

Chuck Dodge Photo

Chuck is a partner in the firm's Maine office. His practice includes assisting financial institutions, mortgage bankers, finance companies, licensed lenders, servicers, debt buyers, and debt collectors, as well as the vendors who work with them, in the development and maintenance of consumer credit regulatory compliance programs. Chuck has primary responsibility for the firm's federal and state debt collection practice and assists clients with regulatory compliance issues related to the enforcement of credit agreements and the recovery of delinquent consumer debts.

He is a member of the Maryland State Bar Association, Maine State Bar Association, and the American Bar Association's Section of Business Law, Consumer Financial Services Committee.

Chuck received his law degree in 1999 from the University of Maryland School of Law and earned a Bachelor of Arts degree, with honors, in Economics and a Bachelor of Arts degree in Spanish from Lafayette College in 1995.

Stephen McDaniel

F&I Sentinel

Chief Executive Officer

Stephen McDaniel Photo

As the Co-Founder and CEO of F&I Sentinel, Stephen McDaniel oversees the company's turn-key compliance solution that mitigates legal, regulatory, and reputational risks associated with F&I products. McDaniel's years of experience in finance and insurance have been instrumental in navigating

the complex regulatory environment applicable to F&I product compliance. He has extensive knowledge and passion for identifying issues and building solutions to ensure a compliant and efficient F&I product marketplace and protection for consumers, finance companies, and dealers.

Prior to co-founding F&I Sentinel, Stephen spent 13 years as insurance regulatory counsel focusing his career on compliance issues relating to F&I products. During his time practicing law, Stephen was responsible for overseeing the passage and implementation of state laws throughout the country governing the offering of F&I products. Throughout his career, Stephen has worked with many of the largest vehicle finance companies in the United States to implement a compliance management system for financing F&I products.

Jean Noonan

Hudson Cook

Partner

Jean Noonan Photo

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.

She 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.

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

Jean received her law degree in 1977 from the University of Texas School of Law and is admitted to practice in Maryland. 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).

Topics:

Auto Finance

Speaker Org(s) [A-Z]:

F&I Sentinel; Hudson Cook

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