Ross M. Speier

Partner

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Services

Business & Finance

Government & Regulatory

Cybersecurity, Privacy & Data Governance

Mergers & Acquisitions

Industries

Consumer Financial Services

Financial Services

Financial Institutions

Fintech

Ross Speier focuses his practice on counseling banks and financial services providers regarding federal and state regulation of consumer financial products and services. Ross is the creator of Kilpatrick's Consumer Financial Services Blog, which provides updates and meaningful analysis to help navigate the ever-changing landscape of consumer financial services regulation.

Ross advises banks, non-bank lenders, loan servicers, payment processors, fintech companies, and related service providers on the regulatory and operational aspects of consumer credit products including secured and unsecured loans, credit and debit cards, student and auto loans, payments processing, and fintech/ecommerce products. He counsels both banks and non-banking entities on a wide range of consumer financial regulatory matters including fair lending, credit reporting, debt collection, usury and fee restrictions, privacy, unfair and deceptive acts and practices laws, licensing requirements, and payments-related matters.

Ross advises lenders and servicers on compliance with consumer finance regulations including the Truth in Lending Act, Fair Credit Reporting Act, Fair Debt Collection Practices Act, Equal Credit Opportunity Act, Electronic Fund Transfer Act, and UDAAP laws, as well as related rules, regulations, and guidance issued by the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and state banking regulators. He has worked closely with financial institutions to develop policies and procedures, as well as consumer-facing agreements and communications, designed to ensure compliance with applicable law. Additionally, Ross has guided clients through a variety of corporate transactions and has advised public companies on securities regulations and corporate governance.

While attending law school, Ross was selected for a field placement with the Securities and Exchange Commission (SEC) and served as a securities counsel extern at a multinational beverage corporation headquartered in Atlanta, Georgia. Ross also participated in Emory Law School's Supreme Court Advocacy Program where he drafted an amicus brief to the U.S. Supreme Court that was cited by Justice Stephen Breyer.

Ross was recognized as one of the "Best Lawyers: Ones to Watch" in 2021, 2022 and 2023 by *The Best Lawyers in America®*.

Experience

Counseled banks, non-bank lenders, loan servicers, payment processors, and related service providers with regard to state and federal regulation of consumer financial products and services, as well as regulations and guidance from the Consumer Financial Protection Bureau and FTC.

Acted as dedicated outside counsel on secondment with the consumer banking arm of a global bank, working with the legal department, as well as business operations divisions, to advise on the development and implementation of newly formed consumer lending and credit card products.

Conducted 50-state surveys on behalf of state-chartered banks and loan servicers analyzing state laws on topics including loan disclosure requirements, usury and fee restrictions, credit reporting, debt collection, privacy and cyber security, E-SIGN/electronic signature requirements, elder abuse, military servicemember protections under the Servicemembers Civil Relief Act (SCRA) and Military Lending Act (MLA), unfair and deceptive acts and practices laws (UDAP/UDAAP), marketing and advertising restrictions, and other consumer protection laws.

Led a team charged with providing daily updates to lenders and loan servicers on compliance with evolving state and federal requirements related to the COVID-19 pandemic, particularly rules and guidance regarding loan forbearance, debt collection, and foreclosure/eviction moratoriums.

Assisted credit card issuers and retail installment credit sellers in updating consumer-facing credit agreements and related documentation to ensure compliance with state and federal law.

Advised banks and non-bank lenders and servicers on credit reporting compliance under the FCRA and CDIA/Metro2 guidance.

Counseled an international payments processor and alternative financing company on establishing U.S. operations, advising on issues such as licensing and regulatory concerns, loan agreements and related documents, and bank partnerships.

Advised a state-chartered consumer lender and credit card issuer on compliance with interest rate limitations and debt enforcement restrictions under the SCRA, MLA, and related state law restrictions.

Advised mortgage servicers on the interplay between the federal Coronavirus Aid, Relief, and Economic Stability (CARES) Act's forbearance protections and the protections afforded active duty servicemembers under the California Military and Veterans Code.

Assisted government-sponsored enterprises in refining uniform mortgage notes and security instruments to comply with state laws.

Advised auto manufacturer financing divisions on consumer finance regulations including those pertaining to loan terms, fee restrictions, debt collection, and compliance with the Servicemembers' Civil Relief Act.

Counseled a payment processor in negotiation of a referral and network interface Agreement and advising FinTech companies on various regulatory issues.

Conducted consumer finance regulatory due diligence as part of numerous merger and acquisition transactions.

Education

Emory University School of Law J.D. (2012)

Tulane University B.S. (2006)

Admissions

Georgia (2012)

Professional & Community Activities

American Bar Association, Consumer Financial Services Committee, Fair Access to Services Subcommittee, Member

Insights

Alert

New York’s FAIR Business Practices Act: State Regulators Begin Expansion of Consumer Protection Authority

April 3, 2025

Webinars

Kilpatrick's RCG Summit Series

October 15, 2024

Alert

SEC Brings, and Settles, First-of-its-kind NFT Enforcement Action

September 1, 2023

Alert

Distributed Ledger Technology (Incl. Blockchain) Use Cases - Digital Assets, AI, and Beyond

August 7, 2023

Publication

FDICs Cross River Consent Order Lends Lessons For Banks

June 5, 2023