



Consumer Financial Services

Chapman and Cutler provides advice and assistance to depository institutions and creditors on multi-state programs concerning deposits, loans, insurance, investment, trust, and leasing retail products.

The firm has extensive experience in credit card, mortgage, home equity, auto, and student lending and leasing programs.

We provide policy and program advice on interest and usury, disclosure (Truth in Lending and Regulation Z), fair lending (Equal Credit Opportunity and Regulation B), privacy and credit reporting (Fair Credit Reporting and Regulation P), real estate settlement (RESPA and Regulation X), home mortgage disclosure and collection (Fair Debt Collection Practices), licensing, credit insurance, and related issues. Chapman also assists our clients with Internet-based deposit and lending programs.

In addition, our thorough understanding of the law and operation of retail banking helps our clients in the efficient defense of litigation claims premised upon consumer finance related matters, including the defense of class actions.

Attorneys

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Areas Of Concentration

Consumer Credit Transactions

Debt Collection Practices

Deposit and Investment Products

Interest and Usury

Internet Banking

Mortgage and Home Equity Lending

Private Banking Services and Trust Counsel Services

Related Practices

Banking and Financial Services

Consumer Finance Litigation

Fintech and Marketplace Lending