

Judy T. Chen

SENIOR COUNSEL

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Judy Chen is senior counsel and a member of Chapman's Banking and Financial Services Department and Bank Corporate Group. She advises state and national banks, finance companies, fintechs and other financial institutions on consumer and commercial and institutional regulatory and compliance matters as well as payment and service agreements and transactions. These matters include consumer compliance regulations of the CFPB, OCC, and FDIC, on issues such as deposit and loan products; mortgage lending and servicing; credit cards and internet; alternative delivery channel issues and related issues such as privacy, disclosure, usury, licensing, fair lending and credit reporting. Institutional advice is given on consumer lending and credit card programs; corporate policy matters; inter-company issues; and the permissibility and structure of new activities and investments.

Judy's experience includes assisting clients in outsourcing arrangements, vendor and client services agreements, mergers, and acquisitions. Among these are contracts for primary processors for bank products and services, card products and services, and ATM services. Her practice also includes drafting and negotiation of treasury management and payment processing contracts for bank clients, financial institutions and fintechs. In addition, Judy represents lenders in secured and unsecured credit facilities to private equity funds and their portfolio companies.

Judy started her legal career at Chapman and participated in the firm's summer program. She returned to Chapman after working in Hong Kong for a leading international financial services company where she supported its wealth management business, with a focus on collateralized lending and insurance initiatives. Prior to practicing law Judy was an auditor for a large public accounting firm and a public financial services company. Judy is also a CPA (inactive).

Admitted

California, 2022

Illinois, 2009

Education

DePaul University College of Law, J.D.

University of Illinois at Urbana-Champaign, B.S., Accounting

Practice Focus

Bank Regulatory Matters

Banking and Financial Services

Consumer Financial Services

Fintech and Marketplace Lending

Payment Products and Systems