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ACCFSL | American College of
Consumer Financial Services Lawyers

PRACTICE AREAS



Credit Reporting, Privacy and
Data Security



Government Investigations,
Examinations and Enforcement



Litigation



Residential Property
Management

Professional Experience

Becki is a partner in the firm's Washington, DC office, where she chairs the Credit Reporting, Privacy, and Data Security Practice Group. Her practice focuses on consumer financial services and consumer protection matters. Becki counsels financial institutions, consumer reporting agencies, service providers, and others in complying with consumer financial laws and prohibitions against unfair, deceptive, or abusive trade practices. She is an experienced advocate and litigator, representing clients before federal and state agencies and the courts, particularly the Federal Trade Commission and Consumer Financial Protection Bureau, in investigations and other proceedings.

Prior to joining Hudson Cook, Becki was Vice President and Senior Regulatory Counsel for CoreLogic. She

served as lead lawyer and coverage counsel for the CoreLogic credit reporting and consumer data businesses, providing advice and guidance to management on a wide variety of consumer data and privacy-related regulatory issues, including the Fair Credit Reporting Act and the Gramm-Leach-Bliley Act.

Becki was Assistant Director with the Division of Privacy and Identity Protection, Bureau of Consumer Protection, Federal Trade Commission from May 2006 to September 2011, supervising attorneys and other staff in the Division of Privacy and Identity Protection, which division oversees issues related to consumer privacy, credit reporting, identity theft, and information security. She led the Fair Credit Reporting Act program, and oversaw the Commission's enforcement, outreach, and rulemaking activities in that area. While at the FTC, Becki provided technical assistance to Egypt on oversight and regulation of credit bureaus as part of USAID mission. Becki also served on the World Bank Credit Reporting Task Force, providing significant contributions to the development of a consultative draft report entitled *General Principles for Credit Reporting*.

Becki was a partner with LeClair Ryan from February 2000 to May 2006. Her practice involved litigation and counseling concentrating on the representation of financial service providers, including claims brought under the Fair Credit Reporting Act, the Truth in Lending Act, and the Fair Debt Collection Practices Act.

As an associate with Reed Smith, LLP, from January 1997 to February 2000, Becki was primarily responsible for a variety of civil litigation matters, including commercial matters, software and other technology-related disputes, lender liability, and products liability actions. Prior to this, Becki was an associate with Spriggs & Hollingsworth.

Becki is a member of the American Bar Association, Section of Business Law, Consumer Financial Services Committee and is admitted to practice in Virginia, Maryland and the District of Columbia.

Becki received her law degree with honors in 1994 from The George Washington University, National Law Center and she holds a Bachelor of Arts, *summa cum laude*, from Frostburg University.

Professional Activities

Fellow, American College of Consumer Financial Services Lawyers

Co-chair, American Bar Association, Section of Litigation, Consumer Litigation/Regulatory subcommittee, Woman Advocate Committee

Member, American Bar Association, Section of Business Law, Consumer Financial Services Committee

Chair, 2016 National Institute for Consumer Financial Services Basics, American Bar Association, Section of Business, Consumer Financial Services Committee

Faculty, National Institute for Consumer Financial Services Basics, American Bar Association, Section of Business, Consumer Financial Services Committee, 2013 - Present

Contributor, CFPB Biweekly Updates, American Bar Association, Section of Antitrust, Consumer Protection Committee, 2015 to Present

Observer, Criminal Records Accuracy Committee, Uniform Law Commission, 2015 - 2018

Speaking Engagements

- "Keeping on the Right Side of Fair Lending," OLA Compliance University, July 2022
- "Driving Change: Litigation & Enforcement Developments in the Consumer Reporting Industry," CDIA Virtual Law & Industry Conference, June 2022
- "Removing Bias in Lending for a More Equitable Financial System," LendIt Fintech USA 2022, May 2022
- "Getting a Clearer Picture or Merely a Caricature? The Use of Alternative Data and Artificial Intelligence in Credit Decisions, Servicing and Collection," CCFL Annual Consumer Financial Services Conference, May 2022
- "Fair Lending Tune-Up," FICO World 2022, May 2022
- "Tracking New Debt Collection Regulations and Policy: Opportunities in Loss Prevention," FICO World 2022, May 2022
- "Tenant and Employment Screening Under the FCRA," PBSA Webinar, April 2022
- "Big Changes in Reporting Medical Collections Debt: A CDIA Webinar exploring what happened, what's next and why it matters," CDIA Webinar, April 2022
- "From the Hill: the regulatory landscape in motion," Experian Vision 2022, April 2022
- "The War on Tenant Screening: How Regulatory and Legislative Changes in Washington Are Impacting the Industry," PBSA 2022 Mid-Year Legislative and Regulatory Conference, April 2022
- "Fast and Furious with the FCRA: Fifty Minutes on the Latest Developments in FCRA Litigation," ABA Litigation Section, Consumer Litigation Committee, The Woman Advocate Committee Webinar, April 2022
- "The CFPB's View of Credit Reporting," CDIA Webinar, March 2022
- "A Holistic View of Red Flags," Hudson Cook Compliance Coffee Break, March 2022
- "Mingling with Membership: Data Privacy and Security: Lessons Learned from FTC Developments," North Carolina Bar Association Webinar, February 2022
- "FTC Expands Safeguards Rule to Address Cybersecurity Risks & Privacy," CDIA Webinar, December 2021
- "Regulatory Changes Pave the Way for a New Era of Consumer Protection," CDIA Webinar, November 2021

- "What to Expect in Supervisory Examinations in the Biden Administration," INFiN MoneyTrends, November 2021
- "Credit Reporting," ABA Consumer Financial Services Basics Virtual Conference, October 2021
- "Stretching Your Outside Counsel Dollar: Strategies for Maximizing Your Legal Budget," Professional Background Screening Association Annual Conference, September 2021
- "Rise of the Machines: Using AI and Other Data Analytics to Improve Compliance and Deliver Better Products," Professional Background Screening Association Annual Conference, September 2021
- "Litigation & Enforcement Trends: What will we see in 2021," CDIA 2021 Virtual Law & Industry Conference, July 2021
- "Consumer Protection Gotchas for Lenders and MSBs: Privacy, Safeguards, Red Flags and the ADA," INFiN Webinar, July 2021
- "Supreme Court Decision: *TransUnion v. Ramirez*," CDIA Webinar, June 2021
- "Employment/Income/Asset Verification: New Trends in Underwriting," 2021 Virtual Financial Services Conference, May 2021
- "VCDPA - The newest consumer data privacy law comes to Virginia," Hudson Cook Compliance Coffee Break, April 2021
- "Compliance Priorities for Tenant Screeners to Reduce Regulatory and Litigation Risk," Professional Background Screening Association Virtual 2021 Mid-Year Legislative & Regulatory Conference, April 2021
- "FCRA Litigation: A Review of Top Issues from 2020 and What to Expect in 2021," ABA Consumer Litigation Committee Virtual Roundtable, February 2021
- "The Changing Dynamics of Litigation & Enforcement," CDIA Webinar Rebroadcast, December 2020
- "The Changing Dynamics of Litigation & Enforcement," CDIA 2020 Virtual Law & Industry Conference, September 2020
- "FCRA Basics for Screeners - Distance Learning Style," Professional Background Screening Association Virtual Conference, September 2020
- "FTC to Ramp Up the GLBA Safeguards Rule," CDIA Webinar, August 2020
- "CFPB Director Kraninger To Address Credit Reporting Industry - A CDIA Teleseminar with comments on the impact of the CARES Act on the compliance ecosystem," CDIA Webinar, June 2020
- "Fair Lending Fundamentals in Today's Information-based World," NAFCU Webinar, May 2020
- "Consumer Protection Considerations for Small Dollar Lenders During Covid-19," Hudson Cook webinar, April 2020

- "COVID-19 in the Screening Industry Q&A Part I," Professional Background Screening Association Webinar, April 2020
- "The CARES Act: Modifications to Data Furnishers' FCRA Obligations," CDIA Webinar, April 2020
- "Conducting Internal Investigations Post-Connolly," ABA 2020 Corporate Counsel CLE Seminar, February 2020
- CDIA Briefing on CFPB/FTC Workshop on Accuracy in Credit Reporting Webinar, CDIA, December 2019
- "Data Management for Business Operations," AFSA Annual Meeting, October 2019
- "Compliance Speedsmarts: Technology," AFSA Annual Meeting, October 2019
- "Navigating the Challenges in Today's Litigation and Enforcement Environment," Consumer Data Industry Association webinar, October 2019
- "Credit Reports," ABA Business Law Section 10th Annual National Institute on Consumer Financial Basics, October 2019
- "Lessons for Tenant Screeners from the Front Lines," Professional Background Screening Association, September 2019
- "Getting Prepared for Data Privacy in Debt Collections," Automotive Intelligence Summit, July 2019
- "Data Privacy meet Regulatory Oversight in Debt Collection," Automotive Intelligence Summit, July 2019
- "Examining the Hottest Claims of 2019 Under the FCRA and ECOA," ACI Consumer Finance: Class Actions, Litigation & Government Enforcement Actions, July 2019
- "Managing Risk in an Always-Changing Litigation & Enforcement Environment," CDIA Law & Industry Conference, June 2019
- "A New Way to (Really) Know Your Customers: Consumer-Permissioned Access to Financial Accounts," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019
- "Privacy in the New World: Post-GDPR State Law Privacy Developments in the United States," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019
- "Trends in Fraud, and How to Avoid It," CBA Live 2019, April 2019
- "Consumer Protection Update," American Bar Association Antitrust Section Webinar, January 2019
- "Privacy in the New World: Post-GDPR State Law Privacy Developments," FiSCA Annual Conference & Expo, October 2018
- "You've Got Questions - They've Got Answers," National Association of Professional Background Screeners Annual Conference, October 2018

- "Island of Misfit Toys: How Does the FCRA Apply to FINRA Onboarding, and Other 'Not Quite Employment' Circumstances (If at All)?", National Association of Professional Background Screeners Annual Conference, October 2018
- "Fair Credit Reporting Act: An Overview," American Bar Association National Institute on Consumer Financial Services Basics, October 2018
- "State and Local Law Developments in Residential Screening," National Consumer Reporting Association Conference, November 2017
- "A Conversation with the Federal Trade Commission, and Don't Let Your Audit Reports Become 'Exhibit A' in Court: The Do's and Don'ts of Conducting Audits to Manage Compliance and Litigation Risk," National Association of Professional Background Screeners Annual Conference, September 2017
- "Regulatory Update Panel," TransUnion Financial Services Summit, May 2017
- "Notices, Notices, Notices: A Comprehensive Look at Adverse Action, Risk-based Pricing, and Credit Score Notices for Credit and Non-Credit Transactions," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- "Data Sharing: Making Sense of the Rules Around Affiliate and Non-Affiliate Sharing," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- "The Promise and Pitfalls of New Data Sources and Scoring Models," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- "Government Investigations, Examination, and Enforcement," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2017
- "Vendor Liability and Management: Managing Risk for Third Parties in the Financial Services Context," ACI Consumer Finance Class Action and Litigation Conference, April 2017
- "Transforming Your Business: New Products and Customer Acquisition Tools," Consumer Financial Services Association Conference, February 2017
- "Tenant Screening Basics," National Association of Professional Background Screeners Annual Conference, September 2016
- "Class Actions After *Spokeo, Inc. v. Robins*," ABA Section of Business Law Annual Meeting, September 2016
- "Privacy Law Developments - Emerging Data Trends, Privacy Law Developments - Employment, Privacy Law Update," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- "Fair Credit Reporting Act - Changing Landscape," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- "The Automobile as the Ultimate Mobility Device - Autonomous, Connected, Electric Shared," FICO

World 2016 Conference, April 2016

- "Simplified Compliance Management for Screening Companies," National Association of Professional Background Screeners Annual Conference, September. 2015
- "Fair Credit Reporting Act: Litigation, Regulatory and Enforcement Developments in the Financial Services Industry and Beyond," Stafford Conferences Webinar, June 2015
- "Big Data and Global Privacy," FICO World Conference, November 2014
- "Fair Credit Reporting Act and Financial Privacy," ABA National Institute on Consumer Financial Law Basics, October 2014
- "Alternative Credit Data," Credit Builders Alliance Credit Building Symposium, July 2014
- "CFPB and Furnisher FCRA Obligations," ABA Consumer Financial Services Committee Winter Meeting, January 2014
- "Background Screening: Is FCRA Compliance Enough or Does the FTC Want More?," International Association of Privacy Professionals, December 2013
- "Top 10 Compliance Challenges for CRAs," National Association of Professional Background Screeners Annual Conference, September 2013
- "International Credit Reporting and Alternative Data," NCLC/Suffolk Law School, Credit Reporting and Credit Scoring Symposium, June 2012
- "Update by the Federal Trade Commission," 2011 National Association of Professional Background Screeners Annual Conference, March 2011
- "Update on the FTC," 2010 National Credit Reporting Association Annual Conference, November 2010
- "Federal FCRA and FTC Enforcement Initiatives," 24th Annual Payment Card Institute, May 2010
- "The Inside Straight on the Changing Government Role in the Economy," ACA International's 70th Annual Convention, July 2009
- "Implementation of the Affiliate Sharing Rule and Red Flags Rule," American Bar Association Consumer Financial Services Committee, 2008 Winter Meeting, January 2009
- "The FCRA: It's Not Just for Credit Bureaus," IAPP Privacy Academy, September 2008
- "Identity Theft and Privacy Rules," 2008 NACCA Examiner's School, May 2008



Publications

- "Lessons Learned from Dun & Bradstreet," Hudson Cook *Insights*, February 2022, co-authored with Meg Nicholls
- "FCRA Year in Review: Key FCRA Appellate Decisions," ABA Consumer Litigation, Summer 2021, co-authored with David Anthony
- "FTC Brings First Enforcement Action Alleging Failure to Provide Documentation of Identity Theft to Victims," Hudson Cook *Insights*, June 2020, co-authored with Cierra Newman
- "Springing Consumer Rights: Responding to the Federal Government Shutdown and Anticipating Another," Hudson Cook *Insights*, March 2019, co-authored with Webb McArthur
- "Dead Men Violate No Injunctions," Hudson Cook *Insights*, October 2018, co-authored with Nora R. Udell
- "The Myth of Fingerprints: The Privacy Pitfalls of Biometric Data," Hudson Cook *Insights*, July 2018
- "New York Court of Appeals to Consider Scope of Law Prohibiting Discrimination Based on a Criminal Conviction," Hudson Cook *Insights*, January 2017, co-authored with Latif Zaman

Recognition and Accomplishments

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Fellow, American College of Consumer Financial Services Lawyers

Education

The George Washington University, National Law Center, J.D. with high honors, May 1994

Frostburg State University, B.A. *summa cum laude*, December 1989

Admissions

District of Columbia, 1995

Maryland, 2005

Virginia, 1994