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Maine

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PRACTICE AREAS



Banking



Credit and Debit Cards



Education Lending



Payment Systems

Professional Experience

Ryan is a partner in the firm's Maine office. Ryan assists clients with a wide variety of federal, Maine and Massachusetts regulatory compliance matters. Ryan's retail financial compliance experience includes prepaid access, consumer and commercial deposit products, electronic banking and payment services, consumer finance products (residential mortgages, home equity loans/lines, personal loans/lines, credit cards, student loans, auto loans and leases, and retail installment sales contracts), marketing and advertising issues, privacy and data security issues, and vendor contracting/third party risk management issues. His representative clients include community, regional and national banks, as well as non-bank lenders and service providers.

For the twelfth consecutive year, Ryan is listed in the 2022 edition of *The Best Lawyers in America®* in the

practice areas of Banking and Finance Law and Financial Services Regulation Law. Ryan was named the *Best Lawyers®* Banking and Finance Law "Lawyer of the Year" in Portland, Maine for 2021, 2018 and 2015. Hudson Cook's Portland, Maine office has also received a Metropolitan Tier 1 ranking in the practice areas of Banking and Finance Law and Financial Services Regulation Law in the 2021 Edition of *U.S. News - Best Lawyers* "Best Law Firms."

Prior to joining Hudson Cook, Ryan was a Partner and Co-Leader of Pierce Atwood, LLP's Banking & Financial Services practice groups. Previously, he was Senior Counsel to BankBoston, N.A.

Professional Activities

Fellow, American College of Consumer Financial Services Lawyers

Member, Consumer Financial Services Committee of the American Bar Association's Business Law Section; served as Chair (2008-2011) and Vice-Chair (2005-2008) of the Deposit Products and Payment Systems subcommittee

Member and former Chair, Consumer and Financial Institutions Law Section of the Maine State Bar Association

Member, Conference on Consumer Finance Law

Speaking Engagements

- "Consumer Online Experiences in a Post-COVID World," 2021 Virtual Financial Services Conference, May 2021
- "Ethical Obligations and Challenges for Lawyers Working Remotely," 2021 Virtual Financial Services Conference, May 2021
- "Safeguarding Faster Payments: KYC, Account Validation Compliance and Best Practices," GIACT Webinar, May 2021
- "The Electronic Fund Transfer Act and Regulation E," NAFCU Virtual Regulatory Compliance School, March 2021
- "New NACHA Account Validation Requirement Coming in March - Are You Ready?," Hudson Cook Compliance Coffee Breaks, January 2021, presented with Katie Hawkins
- "Digital Services for Share Accounts," NAFCU Virtual Regulatory Compliance Seminar, October 2020
- "Customer Due Diligence (CDD)," National Association of Federally-Insured Credit Unions (NAFCU) Virtual Conference, July 2020

- "Small Business Finance Considerations during the COVID-19 Crisis," Hudson Cook Webinar, April 2020
- "Bank Regulatory Compliance in the Shadow of COVID-19," Hudson Cook Compliance Coffee Breaks, March 2020, presented with Thomas Quinn
- "Why become a payfac? A look at the future of the acquiring industry," *PaymentsSource* Webinar, November 2019
- "Payments and Deposits: Recognizing and Mitigating Fraud," Finastra 2019 Network of State & Federal Counsel Conference," October 2019
- "Pro Bono Opportunities for Financial Services and Technology Lawyers," Finastra 2019 Network of State & Federal Counsel Conference," October 2019
- "2019 Legal, Regulatory & Compliance Update: Trends, Technology & Predictions," NACHA Payments 2019, May 2019
- "Legal Ethics in the Digital Age," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary , April 2019
- "Fintech Update: Emerging Issues in Fintech Regulation, Legislation and Enforcement," Hudson Cook Webinar, May 2018
- "Ethics Soup: Trending Topics in the Legal Ethics World," Finastra 2017 Network of State & Federal Counsel Conference, October 2017
- "Ethics: The Crossroads of Disruption, Innovation, and Evasion: Where Creativity and Ethics Collide," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary , April 2017
- "Marketing Services Agreements and RESPA's Kickback Prohibition," Maine Bankers Association Banking Law Conference & Legislative Recap Seminar, July 2016
- "Marketing Services Agreements and RESPA's Kickback Prohibition," Maine Bankers Association Bank Expo 2016, April 2016
- "Payment Processing Developments," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- "Ethics: In-House Counsel - Handling Internal and External Investigations," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- "Pop Culture Lawyers Behaving Badly," D+H USA Corporation 2015 Network of State & Federal Counsel Conference, October 2015
- "Say You Want a Revolution: The Payments Evolution," D+H USA Corporation 2015 Network of State & Federal Counsel Conference, October 2015
- "Deposit Compliance Issues," Massachusetts Bankers Association 2015 Compliance Academy (Sept. 15, 2015, Marlborough, MA)

- Speaker, "Payment Processing Primer: Rules for Electronic Payments," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, June 2015
- "Ethics - Protecting the Privilege: In-House and Outside Counsel Communications," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, June 2015
- "UDAP/UDAAP Developments," Maine Bankers Association Bank Expo 2015, April 2015
- "TILA-RESPA Integrated Disclosures Rule," Meeting of Maine Bankers Association Compliance Committee, November 2014
- "Ethics - Conflicts and Conflicts Waivers," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, May 2014
- "TILA-RESPA Integrated Disclosures Rule," Maine Bankers Association Bank Expo, April 2014
- "Social Media Ethical Issues for Lawyers," Harland Financial Solutions 2013 Network of State & Federal Counsel Conference, October 2013
- "Things My Ethics Professor Didn't Tell Me: Top Ethical Pitfalls for the Social Media Age," ABA Annual Meeting, August 2013
- "Recent CFPB Mortgage Rulemaking," Maine Bankers Association Bank Expo, April 2013
- "Navigating Ethical Quandaries in the Social Media Age: How do the Rules Impact a Lawyer's Favorite Social Media Activities?", ABA Consumer Financial Services Committee Winter Meeting, January 2013
- "Deposit Account Rules and Ancillary Issues," Twentieth Annual Massachusetts Bankers Association Compliance Academy, September 2012
- "Social Media and Consumer Credit Compliance," 9th Annual Hudson Cook Housing and Auto Finance Workshop, May 2012
- "Navigating Ethical Quandaries in the Social Media Age: How do the Rules Impact a Lawyer's Favorite Social Media Activities?", 9th Annual Hudson Cook Housing and Auto Finance Workshop, May 2012
- "Dealing with Risks Arising From 'Remote' Deposit Activities," Maine Bankers Association Bank Expo, April 2012
- "Update on Dodd-Frank and the CFPB - Where We've Been and Where We're Going," Meeting of Maine Bankers Association Compliance Committee, February 2012
- "Multi-Factor Authentication," Meeting of Maine Bankers Association Security and Operations Committees, November 2011
- "Developments in Bank Deposits and Payment Systems: Impacts on Consumer Choice," Harland Financial Solutions 2011 Network of State & Federal Counsel Conference, October 2011
- "Implementing & Using Social Networking Websites - Legal and Regulatory Considerations," Massachusetts Bankers Association Webinar, May 2011

- "Recent Developments in Deposit Products and Payment Systems," ABA Business Law Section Spring Meeting, Deposit Products and Payment Systems subcommittee meeting, April 2011
- "Truth-in-Lending - Maine and Federal Update," Maine Bankers Association Bank Expo, April 2011
- "Legal and Regulatory Considerations in Implementing Social Networking," meeting of Maine Bankers Association Compliance Committee, March 2011
- "Dodd-Frank Compliance Surprises," ABA Business Law Section CLE Webinar, February 2011
- "The Latest Battles in the War Against Overdraft Protection Programs," ABA Consumer Financial Services Committee Winter Meeting, Deposit Products and Payment Systems subcommittee meeting, January 2011

Publications

- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 76, Spring 2021
- "New NACHA Account Validation Requirement Will Make It More Difficult For You To Accept Electronic Payments From Your Website," Hudson Cook *Insights*, November 2020, co-authored with Katie Hawkins
- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 75, Spring 2020
- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 74, No. 2, Spring 2019
- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 73, No. 2, Spring 2018
- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 72, No. 2, Spring 2017
- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 70, No. 2, Spring 2015
- "Current Developments in Deposit Products and Payment Systems," *The Business Lawyer*, Vol. 69, No. 2, February 2014
- "Current Developments in Deposit Products and Payment Systems," *The Business Lawyer*, Vol. 68, No. 2, February 2013
- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 67, No. 2,

February 2012

- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 66, No. 2, February 2011
- "Current Developments in Bank Deposits and Payment Systems," *The Business Lawyer*, Vol. 65, No. 2, February 2010
- "Current Developments in Electronic Banking and Payment Systems," *The Business Lawyer*, Vol. 63, No. 2, February 2008
- "Current Developments in Payment Systems, Deposit Accounts, and Electronic Delivery of Financial Services," *The Business Lawyer*, Vol. 62, No. 2, February 2007

Recognition and Accomplishments

Best Lawyers, Banking and Finance Law, Financial Services Regulation Law, 2011-2022

Best Lawyers, Lawyer of the Year, Banking and Finance Law, Portland, ME, 2021, 2018 and 2015

Education

University of Maine School of Law, J.D., *cum laude*, 1988

Comments Editor, *Maine Law Review* (1987-1988)

Colby College, B.A. in History, *cum laude*, Phi Beta Kappa, 1985

Admissions

Maine, 1988

Massachusetts, 1998