

## Natasha Dempsey

### Associate

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Natasha Dempsey is an experienced bank regulatory and consumer financial services attorney, advising traditional banks, non-depository financial institutions, and other clients on a wide range of regulatory and transactional issues. Based in our Denver office, Natasha is a member of the firm's Consumer Law, Finance & Class Action Practice Group, the firm's Innovative Technology Sector and Digital Assets, Web 3 and NFT ("DAWN") Group, as well as the Environmental, Social & Governance (ESG) Team.

Natasha counsels clients on regulatory, supervisory, enforcement, corporate, and compliance matters before all major federal and state financial regulatory agencies. She has substantial experience counseling clients regarding compliance with federal and state consumer and prudential financial services laws, and any associated regulations and guidance, including the Truth in Lending Act, the Community Reinvestment Act, the Fair Credit Reporting Act, Equal Credit Opportunity Act, the Electronic Funds Transfer Act, the Home Mortgage Disclosure Act, Military Lending Act, Servicemember Civil Relief Act, Model Risk Management, Third Party Risk Management, and other federal and state unfair trade practice and consumer protection laws. She also handles regulatory enforcement actions related to compliance with such laws and regulations. Natasha provides general compliance counseling and transactional support for commercial and consumer lenders (banks and non-banks), servicers, and loan brokers related to secured and unsecured consumer lending, motor vehicle credit sales and indirect lending, credit card programs, solar loan programs, and student lending. Natasha also provides compliance counseling and transactional support for money transmitters and other payment providers, alternative finance providers, merchants, and consumer reporting agencies.

As a member of the firm's Innovative Technology Sector and DAWN group, Natasha provides consumer finance, money transmission, and general consumer protection counseling for FinTechs and businesses desiring to leverage artificial intelligence in their lending, as well as those businesses using tokenization and crypto currency. Natasha has experience advising on commercial and consumer fintech products and

arrangements, including strategic partnerships, alternative finance, lending, merchant cash advance, earned wage access, income share agreements, and payments products.

Natasha also provides consumer finance and general compliance advice related to financial inclusion and ESG matters.

### **Affiliations**

- Vice Chair, Payments and Electronic Banking Subcommittee of the American Bar Association (ABA) Business Law Section's Banking Law Committee
- Chair of the Pro Bono Subcommittee of the ABA Business Law Section's Banking Law Committee
- Banking Law Liaison for the ABA Business Law Section's Corporate Sustainability Law Committee
- Member of the ABA Business Law Section's Consumer Financial Services Law Committee

### **Presentations and Publications**

- Panel Speaker, "Modernizing the Community Reinvestment Act," *Strafford Webinar* (2022)
- Panel Speaker, "Prudential Regulation and Supervision," *American Bar Association (ABA) Banking Law Committee Meeting* (2021)
- Panel Speaker, "Community Reinvestment Act Reform," *Association of Military Banks of America (AMBA) 2018 Fall Workshop Legal and Compliance Panel* (2018)
- Panel Speaker, "Trends in Community Engagement by Financial Services Companies," *American Bar Association Business Law Section 2018 Spring Meeting* (2018)

### **Practice Areas**

- [Consumer Law, Finance & Class Action Group](#)
- [Environmental](#)
- [Finance](#)
- [Litigation](#)

### **Education**

- Baylor University (J.D.)
- Baylor University Hankamer School of Business (M.B.A.)
- University of Colorado, Colorado Springs (M.A.)
- University of Texas at Arlington (B.A.)

### **Admissions**

- District of Columbia
- Colorado
- Texas