

## Natasha Dempsey

### Associate

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Natasha Dempsey is an experienced 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 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 lending laws, including the Community Reinvestment Act, Truth in Lending Act, the Fair Credit Reporting Act, "fair lending," the Electronic Funds Transfer Act, the Home Mortgage Disclosure Act, and other federal and state unfair trade practice and consumer protection laws. She also handles regulatory enforcement actions and provides general compliance counseling for lenders (banks and non-banks), servicers, and consumer reporting agencies.

Natasha provides consumer finance and general consumer protection counseling for businesses desiring to leverage artificial intelligence in their lending, as well as those businesses using tokenization and crypto currency. Natasha also provides consumer finance and general compliance advice related to financial inclusion and ESG matters.

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.

### Affiliations

- Member of the American Bar Association
- Member of the National Association of Women Lawyers

### 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

- University of Colorado Colorado Springs (M.A., 2021)
- Baylor University (J.D., 2015)
- Baylor University Hankamer School of Business (M.B.A., 2015)
- University of Texas at Arlington (B.A., 2011)

## Admissions

- District of Columbia
- Colorado
- Texas