

Lynette Hotchkiss



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Alexus Williams

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education

Willamette University College of Law (J.D., 1982)

- *Legal Research & Writing Teaching Assistant*

Pacific Union College (B.S., Social Studies, 1978)

- *History Department Teaching Assistant*

admissions

Oregon

Tennessee

affiliations

- American Bar Association, Business Law Section, Business Law Today, Editor-in-Chief (2023-present); Executive Editor, Business Regulations & Regulated Industries (2017–2023); *The Law of Truth in Lending 2018 Supplement*, Co-Editor; Consumer Financial Services Committee Vice-Chair (2015–2017); Programming Subcommittee Co-Chair (2013–2015); Publications/Communications Subcommittee Chair (2012–2013), Vice-Chair (2009–2012); eNewsletter Editor (2009–2013); Truth in Lending Subcommittee Chair (2004–2007); National

I have devoted my legal career to providing advice and counsel to the banking and consumer finance world, and have had the privilege of seeing that world from many different perspectives. I have served as in-house counsel at banks, including as General Counsel, worked as a senior attorney within the federal government, and led legal teams at companies developing loan documentation and compliance software for the financial institutions industry. I am well-versed in many aspects of the financial services industry, and I can utilize my legal knowledge to develop the practical legal solutions financial institutions need.

Lynette Hotchkiss is a Member in our Consumer Financial Services practice group. Based in our Nashville office, Lynette primarily advises banks, mortgage lenders and servicers, and other financial institution clients on legal and regulatory matters related to consumer financial protection laws and regulations, and on corporate governance, risk management, and other bank safety and soundness issues.

Her role typically involves working closely with clients to first thoroughly understand their plans and strategic objectives, and then helping them successfully navigate the labyrinth of applicable laws and regulations in the most cost-effective, strategic manner. This implicates a host of complex,

Institute on Consumer Financial Services Basics, Chair (2014), Vice Chair (2013), Faculty Member/Steering Committee Member (2010–2018)

- American College of Consumer Financial Services Lawyers, Regent (2015–2019), Fellow (2013–Present)
- American Bar Foundation, Fellow (2019–Present)
- Oregon State Bar Association, Corporate Counsel Executive Committee, Board Member (1996–2000)
- California State Bar Association, Consumer Financial Services Committee, Member (2013–2016), Membership Vice-Chair (2014–2015)
- Conference on Consumer Finance Law, Governing Committee

interrelated issues, all of which Lynette factors into her analysis and conclusions: what is the client's strategic business objective? If developing or expanding a product or service, what will the planned product or service do? Who is the target market? What is the client's current licensing or organizational structure? Will that structure be changing or expanding? And most importantly, what is the best way to manage the intersection of applicable laws and regulations to meet the client's business objective?

Her unique, invaluable skill is the ability to take a practical, business-oriented approach to what are often very complex, abstract legal issues, and develop workable solutions. Thanks to her extensive professional experience in the industry, Lynette is well-grounded in the day-to-day needs of the clients she counsels, and has the ability to ask the right questions and then develop realistic, useful solutions to the challenges they face.

She is not a theoretician, but a problem-solver, and excels at presenting clients with both a lucid, organized analysis of their situation and an array of potential approaches, along with an analysis of the risks and benefits of each. By consulting with Lynette at the beginning of project planning, both project development and launch can proceed more smoothly and cost-effectively.

published articles

Editor and Chapter Author, American Bar Association (ABA)'s *The Law of Truth in Lending (Fourth Edition)*, August 15, 2023

"FTC Issues New Health Products Compliance Guidance," *ABA Business Law Today*, December Month-In-Brief: Business Regulation & Regulated Industries, January 2, 2023

"New York Interest-On-Escrow Law Preempted by National Bank Act," *ABA Business Law Today*, September Month-In-Brief: Business Regulation & Regulated Industries, October 6, 2022

"FHFA Announces Comprehensive Review of the Federal Home Loan Bank System," *ABA Business Law Today*, September Month-In-Brief: Business Regulation & Regulated Industries, October 6, 2022

"Future of Minority Depository Institutions," *ABA Business Law Today*, August Month-In-Brief: Business Regulation & Regulated Industries, September 1, 2022

"Federal Reserve Board Updates Regulation O FAQs," *ABA Business Law Today*, June Month-In-Brief: Business Regulation & Regulated Industries, August 1, 2022

"Federal Banking Agencies Propose Risk Management Guidance on Third-Party Relationships," *ABA Business Law Today*, July Month-In-Brief: Business Regulation & Regulated Industries, August 4, 2020

"FDIC Proposes Simplification of Deposit Insurance Coverage Rules," *ABA Business Law Today*, July Month-In-Brief: Business Regulation & Regulated Industries, August 4, 2020

"OCC Issues Final Rule on Permissible Interest on Transferred Loans," *ABA Business Law Today*, May Month-In-Brief: Business Regulation & Regulated Industries, May 2020

"Federal Reserve Board Expands Liquidity Facility for Paycheck Protection Program," *ABA Business Law Today*, May Month-In-Brief: Business Regulation & Regulated Industries, May 2020

presentations

"Fair Access to Financial Services" 2023 Consumer Finance Legal Conference, October 13, 2023

"Mortgage(e) Interest?: The Current State of NBA Preemption in Light of Cantero and Lusnak," ABA Business Law Section Spring Meeting, Seattle, Washington, April 29, 2023

"Fair Lending. Fair Servicing. Fair Access to Credit." 2022 Consumer Finance Legal Conference, October 21, 2022

"Update on Federal and State Fair Lending / Equal Access Considerations," 2021 Virtual Consumer Finance Legal Conference, October 15, 2021

"Emerging from COVID and Special Rules," 2021 Virtual Consumer Finance Legal Conference, October 14, 2021