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PRACTICE AREAS



Banking



Credit and Debit Cards



Education Lending



Payment Systems

Professional Experience

Tom is a partner in the firm's Massachusetts office. He has significant experience advising community, regional and national banking institutions on the development, maintenance and documentation of consumer deposit products, consumer electronic banking services and a wide variety of consumer credit products (including residential mortgages, home equity loans/lines of credit, personal loans/lines of credit, credit cards, student loans, and retail installment sales transactions of motor vehicles and other goods and services). Tom also regularly advises both banks and service providers on marketing and advertising matters, privacy and data security issues (including breach notification requirements) and non-depository institutions on matters related to the state licensing requirements for lenders, loan brokers, loan servicers, credit service

organizations, money transmitters and debt collectors.

Tom has served as an adjunct professor at the Roger Williams University School of Law, lecturing on consumer law and consumer protection issues.

Tom is included in *The Best Lawyers in America®* publication for his practice in the field of Banking and Finance Law.

Tom was a partner with Pierce Atwood LLP's Banking & Financial Services Practice Group and was Partner-in-Charge of the firm's Boston office. He was Corporate Counsel to Citizens Bank and was also employed by BankBoston.

Tom is a member of the American Bar Association's Business Law Section, Consumer Financial Services Subcommittee and is admitted to practice in Massachusetts.

Tom received his law degree in 1994 from Case Western Reserve University School of Law and his Bachelor of Arts, *magna cum laude*, from Fairfield University.

Professional Activities

Member, American Bar Association, Business Law Section, Consumer Financial Services Subcommittee

Speaking Engagements

- "Deposit Account Workshop," Massachusetts Bankers Association, December 2021
- "Deposit Account Workshop," Massachusetts Bankers Association, December 2020
- "Bank Regulatory Compliance in the Shadow of COVID-19," Hudson Cook Compliance Coffee Breaks, March 2020
- "Compliance Potpourri," Annual Meeting of the Eastern Massachusetts Compliance Network, November 2018
- "Electronic Fund Transfers, Cross-Border Data Breach and Data Security Considerations, and Overdraft Lessons Learned," Quarterly Meeting of the Eastern Massachusetts Compliance Network, February 2017
- "The Legal and Regulatory Risks of Banking Medical Marijuana Businesses," Spring Compliance Conference of New Hampshire Bankers Association / Vermont Bankers Association, May 2016
- "Incident Response - Your Response May Hurt More Than the Attack," WolfPAC User Conference, October 2015

- "Deposit Compliance Issues," Massachusetts Bankers Association Compliance Academy, September 2015
- "Massachusetts Bank Modernization Act," Quarterly Meeting of the Eastern Massachusetts Compliance Network, April 2015
- "Social Media Compliance Considerations," Quarterly Meeting of the Western Massachusetts Compliance Association, February 2015
- "Compliance Oddities," Annual Meeting of the Eastern Massachusetts Compliance Network, November 2014
- "The Legal and Regulatory Risks of Banking Medical Marijuana Businesses," Massachusetts Bankers Association Webinar, October 2014
- "The Legal and Regulatory Risks of Banking Medical Marijuana Businesses," Fall Compliance Conference of New Hampshire Bankers Association / Vermont Bankers Association, October 2014
- "Compliance Oddities," Annual Meeting of the Eastern Massachusetts Compliance Network, November 2013
- "Risk Managers Forum on Social Media Implementation," Massachusetts Bankers Association, June 2013
- "Dodd-Frank Mortgage Reform and Anti-Predatory Lending," Massachusetts Continuing Legal Education, June 2013
- "The Massachusetts Debt Collection Regulations, New Attorney General Guidance, and Other Collection Rules: What They Mean for Bankers," Massachusetts Bankers Association, March 2013
- "Signature Card Fundamentals," Lorman Education Services, March 2013
- "Compliance Oddities," Annual Meeting of the Eastern Massachusetts Compliance Network, November 2012
- "Advertising Pitfalls," National Association of Dealer Counsel Fall Conference, October 2012
- "Remittance Transfer Rules," Western Massachusetts Compliance Association Quarterly Meeting, September 2012
- "Deposit Account Rules and Ancillary Issues," Twentieth Annual Massachusetts Bankers Association Compliance Academy, September 2012
- "Social Media and Consumer Credit Compliance," Ninth Annual Hudson Cook Housing & Auto Finance Workshop, May 2012
- "Compliance Oddities," Annual Meeting of the Eastern Massachusetts Compliance Network, November 2011
- "FDIC and Overdraft Rules: FAQ and Assessing Risks", Webinar Sponsored by American Banker, BTN

and US Banker, April 2011

- "Dodd-Frank Compliance Surprises," ABA Business Law Section CLE Webinar, February 2011

Publications

- "Massachusetts Issues Student Loan Servicing Conduct Rules," Hudson Cook *Insights*, July 2021
- "Massachusetts About to Join the Ranks of States Licensing Student Loan Servicers," Hudson Cook *Insights*, June 2021
- "The City that Never Sleeps on Debt Collection: A Primer on New York City's Debt Collection Regulations," Hudson Cook *Insights*, September 2020, co-authored with Anastasia Caton
- "New York Department of Financial Services Extends Student Loan Relief to Private Student Loans," Hudson Cook *Insights*, April 2020
- "Regulation of Student Loan Servicers: What's Out There, and What's Coming," Hudson Cook *Insights*, May 2019, co-authored with Eric Mulligan and Ryan Stinneford
- "New York Licensed Lender Annual Fee Authority to Sunset. Or Will It?" Hudson Cook *Insights*, February 2019
- "Implications of New York Starter Interrupt Device Law Remain Unclear," Hudson Cook *Insights*, November 2018, co-authored with Nicole Munro
- "Massachusetts Supreme Court Rules on Debt Collector Licensing of Passive Debt Buyers," Hudson Cook *Insights*, April 2018
- "New York Launches Education Initiative and Issues Additional Guidance Regarding "Zombie Property" Obligations," Hudson Cook *Insights*, September 2017
- "New York 'Zombie Property' Rules Go Live," Hudson Cook *Insights*, February 2017
- "Massachusetts Enacts Law Regulating 'Transportation Network Companies'," Hudson Cook *Insights*, August 2016
- "Western Sky and Related Companies Settle With Massachusetts Regulator," *Basis Points®*, Issue 73, November 2015
- "Massachusetts Finalizes Flood Insurance Regulation," *Basis Points®*, Issue 70, August 2015
- "Massachusetts Adopts New Flood Insurance Requirements," *Basis Points®*, Issue 63, December 2014 / January 2015
- "Overdraft Rumbblings Continue," *Basis Points®*, Issue 59, August 2014

- "Massachusetts Attorney General Sues Fannie and Freddie over Foreclosure Buyback Issues," *Basis Points®*, Issue 57, June 2014
- "Time to Rethink ESIGN 'Consent Handshake' Standards?" *Basis Points®*, Issue 56, May 2014
- "The Regulatory Noose Tightens on Payment Processors and 'High Risk' Merchants," *Basis Points®*, Issue 50, October 2013
- "Massachusetts Finalizes Revisions to Servicing Regulation," *Basis Points®*, Issue 50, October 2013
- "Virtual Currency Provider Liberty Reserve Sanctioned by Feds," *Basis Points®*, Issue 46, June 2013
- "Massachusetts Issues Right to Modify Regulation and Model Form," *Basis Points®*, Issue 46, June 2013
- "Massachusetts Division of Banks Takes Action Against Tribal Lender," *Basis Points®*, Issue 44, April 2013, co-authored with Justin Hosie and Blake Sims
- "Massachusetts Attorney General Issues Guidance on Debt Collection Regulations," *Basis Points®*, Issue 42, February 2013 (reprinted in Volume 15, Issue 9 of *Spot Delivery®*, April 2013)
- "Massachusetts Division of Banks Releases Sample Notice for Mortgage Modification Rules; Template for Reporting and Proposed Regulations to Implement Rule," *Basis Points®*, Issue 41, December 2012 / January 2013
- "Massachusetts Division of Banks Proposes Mortgage Servicing Rules," *Basis Points®*, Issue 40, November 2012
- "Massachusetts Enacts Emergency Foreclosure Protection Law," *Basis Points®*, Issue 37, August 2012, co-authored with Frank Bishop and Danielle Cardona
- "Recent Massachusetts Case Clarifies Foreclosure Standing Requirements," *Basis Points®*, Issue 36, July 2012, co-authored with Frank Bishop
- "Massachusetts Attorney General Establishes HomeCorps Program," *Basis Points®*, Issue 35, June 2012
- "Massachusetts Gender Identity Law Becomes Effective July 1st," *Basis Points®*, Issue 35, June 2012
- "Massachusetts Attorney General Issues Revised Debt Collection Regulation," *Basis Points®*, Issue 33, April 2012
- "Consumer Financial Protection Bureau Releases Advance Outline of Mortgage Servicing Rules," *Basis Points®*, Issue 33, April 2012
- "Merchants, Payment Processors and Financial Institutions Face Increasing Scrutiny for Unauthorized Consumer Payment Transactions," Boston Bar Association Financial Services Section Newsletter, April 2012, co-authored with Ryan Stinneford

Recognition and Accomplishments

The Best Lawyers in America®, Banking and Finance Law, 2013-2022

Education

Case Western Reserve University School of Law, J.D., 1994

Fairfield University, B.A., *magna cum laude*, 1991

Admissions

Massachusetts, 1994