

## Profile

**Michael A. Goodman**

Partner

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Michael is a partner in the firm's Washington, DC office. Michael advises clients on compliance with federal laws enforced by the Consumer Financial Protection Bureau, the Federal Trade Commission, the Federal Communications Commission, and other federal agencies. His compliance counseling practice focuses on standards regulating the manner in which businesses market to and communicate with customers and potential customers as well as proper collection, use, and disclosure of customer information. His clients include retailers, lenders, mortgage bankers, automobile finance companies and dealers, credit card companies, and lead generators, as well as service providers for these businesses. He also represents clients in examinations, investigations, and enforcement actions initiated by the CFPB, the FTC, and the FCC.

Michael's practice also includes advising clients on compliance with state laws regarding unfair and deceptive trade practices, communication with members of the public, and proper handling of consumer and customer information.

Prior to joining Hudson Cook, Michael was a staff attorney in the Federal Trade Commission's Bureau of Consumer Protection. He coordinated FTC rulemaking efforts under the CAN-SPAM Act of 2003 and worked extensively on amendments to the FTC's Telemarketing Sales Rule. He also litigated FTC consumer protection cases targeting business opportunity fraud, telemarketing fraud, and deceptive marketing of consumer services. Michael spoke to audiences nationwide regarding compliance with laws enforced and interpreted by the FTC.

Michael is a member of the American Bar Association and served as Chair for the Federal and State Trade Practices Subcommittee, Consumer Financial Services Committee, Section of Business Law, American Bar Association.

Michael is admitted to practice in Virginia and his practice in the District of Columbia is limited to matters and proceedings before federal courts and agencies in accordance with D.C. Ct. App. R. 49(C)(2) and (3).

Michael received his law degree in 1999 from the University of Colorado School of Law and holds a bachelor degree from Wesleyan University.

**Education**

University of Colorado School of Law, Boulder, Colorado, J.D., May 1999

Wesleyan University, Middletown, Connecticut, B.A., May 1994

**Professional Memberships and Activities**

Virginia State Bar (admitted 1999)

American Bar Association

Served as Chair, Federal and State Trade Practices Subcommittee, Consumer Financial Services Committee, Section of Business Law, American Bar Association (2009-2012)

**Speeches and Publications****Articles**

"Opt-Out, Opt-In, and Consent Requirements for Consumer Contacts," *The Review of Banking & Financial Services*, September 2010.

Co-Author (with L Jean Noonan), "Third-Party Liability for Federal Law Violations in Direct-to-Consumer Marketing-Telemarketing Fax and E-mail: Federal Regulation of Marketing Methods," *The Business Lawyer*, February 2008

Co-Author (with L Jean Noonan), "Fax, E-Mail, and Telephone: Federal Regulation of Marketing Methods," *The Business Lawyer*, February 2007

CARLAW® *F&I Legal Desk Book: The Answer Book for Finance and Insurance Professionals*, with others (Thomas B. Hudson & Emily Marlow Beck, eds., December 2006).

**Recent Speeches**

Panelist, "Solicitations: Striking the Right Balance Between Effective Marketing and Regulatory Compliance," American Conference Institute 4th National Advanced Forum on Financial Services and Marketing Compliance, May 2010

Panelist, "GLBA Model Privacy Notice and Privacy Developments," CounselorLibrary Housing and Auto Finance Workshop, May 2010

Panelist, "Telephone and Telemarketing Laws and Rules" American Bar Association Consumer Financial Services Committee Winter Meeting, January 2009

Panelist, "FCRA Litigation," "Risk-Based Pricing," "Furnisher Proposal," and "Information Security," CCBCA Spring 2008 Conference, June 2008

Panelist, "FACTA Rulemaking: Red Flags Rules and Guidelines, Address Discrepancy Rule and Affiliate Marketing Rule," CounselorLibrary Housing and Auto Finance Workshop, May 2008

Moderator, "Solicitations: Balancing Effective Marketing and Regulatory Compliance with DNE, DNC and Junk Fax Prevention Act," ACI Financial Services Committee Winter Meeting, October 2007

Panelist, "Red Flag Rule & Recent Developments in Privacy and Data Security," CounselorLibrary Housing and Auto Finance Workshop, May 2007

Panelist, "Electronic and Telephone Commerce," 21st Annual Payment Card Institute, May 2007

Panelist, "FCRA/FACTA/Privacy," National Association of Dealer Counsel F&I Compliance Workshop, November 2006

Speech, "Telemarketing Update," CCBCA Fall 2006 Conference, October 2006

Speech, "Pending Credit Legislation," Magnum Decision Forum 2006, September 2006

Panelist, "CAN SPAM Town Hall Meeting," Email Insider Summit, May 2006

Panelist, "The World of Data Privacy and Security Expands" CounselorLibrary Housing and Auto Finance Workshop, May 2006

Panelist, "Electronic and Telephone Commerce," 20th Annual Payment Card Institute, May 2006

Speech, "Privacy, ID Theft, Spoofing, Anti-Pharming, Spyware, VOIP," CCBCA Fall 2005 Conference, November 2005

Panelist, "Meeting Restrictions on E-mail and Telephone Solicitations," ACI Financial Services Marketing Compliance Conference, October 2005

Speech, "Collection and the Auto Dialer," Collection and Recovery Solutions 2005, September 2005

Panelist, "Federal and State Trade Practices Subcommittee," American Bar Association Consumer Financial Services Committee, August 2005

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