



Daniel J. Laudicina

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Professional Experience



Dan helps financial institutions navigate the regulatory complexities of a myriad of consumer and commercial credit and financing products, ensuring compliance with federal and state laws. As a partner in our Maryland office, he advises banks, lenders, and financial service providers on compliance with the Truth in Lending Act (TILA), Regulation Z and state commercial disclosure laws, with a particular focus on open-end credit programs (including lines of credit, credit cards, and retail charge accounts) and revenue based finance products.

With extensive experience in consumer and commercial financial services, Dan works with clients to:

- Draft complex credit and finance agreements and disclosures
- Design and develop compliant lending and financing programs, including bank partner and licensed lender solutions
- Provide third-party legal opinions on forms and portfolio assets

Dan is a member of the American Bar Association's Section of Business Law, Consumer Financial Services Committee, and the Maryland State Bar Association. He has written extensively, including as a chapter editor for the American Bar Association's The Law of Truth in Lending, Fourth Edition and Consumer Finance Law books.

He earned his law degree from the University of Maryland School of Law in 2000, where he was a member of Phi Delta Phi International Legal Honors Fraternity. He holds dual Bachelor of Science degrees in Political Science and Justice Studies from Frostburg State University, where he was a Merit Scholarship Recipient.

Dan is committed to helping financial institutions develop and maintain compliant consumer credit programs that align with evolving regulatory expectations.

Dan enjoys spending time with his family, and is a supporter of the non-profit organization Surfers Healing, which benefits autistic children throughout the world.

Practice Areas

Professional Affiliations & Certifications

- Member, American Bar Association
- Member, Maryland State Bar Association
- Member, ABA Section of Business Law Consumer Financial Services Committee

Publications

- 2014, 2018 and 2023 Editor of Open-End Credit Disclosures and the Substantive Rights of Credit Cardholders and Open-end Account Holders chapters of the American Bar Association's The Law of Truth in Lending
- Authored The Truth in Lending Act and Open-end Credit Disclosures chapter of the American Bar Association's Consumer Finance Law (2021)
- Editor of "Consumer Personal Property Leasing" chapter for the Practising Law Institute's Equipment Leasing-Leveraged Leasing