



Erik Kosa

May 30th, 2024

Professional Experience



Erik helps financial institutions and technology companies manage risk with the ever-changing landscape of federal and state data privacy laws, consumer financial laws, and prohibitions against unfair, deceptive, or abusive trade practices. As counsel in our Washington, DC office, Erik also advises clients on regulatory enforcement actions before the FTC, CFPB, state attorneys general, and other financial agencies.

With extensive experience in financial services law and data privacy, Erik works with clients to:

- Develop and implement data privacy compliance programs that meet federal, state, and international regulatory requirements.
- Represent businesses in regulatory enforcement actions before the FTC, CFPB, state attorneys general, and other federal and state financial regulatory agencies.
- Manage regulatory risks associated with evolving privacy frameworks and emerging technologies.
- Ensure compliance with financial regulations across multiple jurisdictions.

Before joining Hudson Cook, Erik was an associate at Morgan, Lewis & Bockius LLP, where he gained invaluable experience in litigation, investigations, and regulatory compliance. Additionally, Erik served as a Law Fellow for the Lawyers' Committee for Civil Rights Under Law from 2009 to 2010.

Erik is a member of the American Bar Association's Consumer Financial Services Committee and is admitted to practice in Virginia and the District of Columbia.

He earned his law degree with honors from The George Washington University Law School in 2009.

Practice Areas

Credit Reporting, Privacy and Data Security
Government Oversight and Enforcement

Professional Affiliations & Activities

- Member, American Bar Association's Consumer Financial Services Committee

Speaking Engagements

- "State Enforcement & Private Litigation Trends," Hudson Cook Compliance Coffee Break, April 2025
- "Staying Out of the Limelight: How to Remain Privacy Compliant and Out of the AG Headlines," Professional Background Screening Association Mid-Year Conference, March 2025
- "Consumer Finance Enforcement: A Shift to the States," Hudson Cook Compliance Coffee Break, February 2025
- "The Latest in Consumer Privacy," CounselorLibrary Annual Financial Services Conference, November 2024
- "Artificial Intelligence: Recent Regulatory Developments," CounselorLibrary Annual Financial Services Conference, October 2023
- "The Latest in Consumer Privacy," CounselorLibrary Annual Financial Services Conference, October 2023
- "Why You Need a Website Privacy Policy," Hudson Cook Compliance Coffee Break, October 2022

Publications

- [California Regulator Signals New Era in Privacy Enforcement](#), Hudson Cook *Insights*, April 2025
- [State AGs Step Up Privacy Enforcement](#), Hudson Cook *Insights*, March 2025
- [Why You Need a Website Privacy Policy](#), Hudson Cook *Insights*, November 2022
- [Ninth Circuit Partially Overturns Seattle Ordinance Forbidding Landlords From Inquiring into Tenant History](#), Consumer Data Industry Association Blog, April 18, 2023
- "Unfair, Deceptive, and Abusive Acts or Practices – Deception," *Consumer Finance Law: Understanding Consumer Financial Services Regulations*, American Bar Association, Business Law Section, February 2021, co-authored with Lucy Morris
- ["Seventh Circuit Finds Article III Standing in Biometric Information Collection Case, Deepening Circuit Split,"](#) Hudson Cook *Insights*, May 2020
- ["CFPB Faces Increasing Challenges to Its Authority to Investigate Violations of Consumer Financial Laws,"](#) *Bloomberg BNA Banking Daily*, May 2017
- ["CFPB Dealt Major Setback in How Far Back it Can Pursue UDAAP Claims,"](#) *Bloomberg BNA Banking Daily*, October 2016
- "BNA INSIGHT: Now It's Real – No Statute of Limitations for CFPB UDAAP

Claims,” *Bloomberg BNA Banking Daily*, May 2016

- “[BNA INSIGHT: How Far Back Can the CFPB Go in Pursuing UDAAP Claims?](#)” *Bloomberg BNA Banking Daily*, January 2016
- “Reading Recent Advances on the Information Sharing Front,” *Law360*, February 2015