



Katherine C. Fisher

May 30th, 2024

Professional Experience



With a nuanced understanding of small business financing and consumer financial services, Kate helps financial institutions and alternative finance providers navigate complex regulatory and compliance challenges. As a partner in our Maryland office, she advises banks, finance companies, private equity investors, sales-based financing companies, factors, and small business lenders on structuring programs, ensuring compliance, and conducting regulatory due diligence on consumer lending and business financing portfolios.

Kate works with clients to:

- Develop and launch compliant consumer lending and business financing products.
- Conduct due diligence and compliance reviews of lending and financing portfolios.
- Advise on state and federal consumer and small business protection laws affecting financing programs.
- Provide regulatory guidance to sales-based financing companies and small business lenders.
- Advocate on legislative and regulatory matters impacting the alternative finance industry.

As a founding member of the Alternative Finance Bar Association, Kate is at the forefront of legal developments in the areas of small business financing. She has testified before the U.S. House of Representatives Small Business Subcommittee on improving capital access for small businesses and has appeared before state legislatures across the country to provide insight on proposed financial regulations.

Kate's legal career spans both transactional and litigation roles. Before joining Hudson Cook, she advised regional banks and businesses on financing, commercial contracts, and real estate matters as an associate at Hershner Hunter LLP. Her early litigation experience included representing clients in commercial disputes, drafting motions and appellate briefs, and preparing for trial. Kate graduated first in her class from the University of Oregon School of Law, while serving as an editor of the Oregon Law Review and parenting two young children.

She is also a former journalist, bringing an investigative mindset and keen attention to detail to her legal practice.

Kate is dedicated to helping financial services providers and alternative finance companies

navigate regulatory complexities and achieve their business objectives with confidence.

Outside the office, Kate enjoys traveling with family and exploring new places together. She also values reading a wide variety of books, which provides fresh perspectives and deepens her understanding of diverse ideas and experiences.

Practice Areas

Business Funding

FinTech

Professional Affiliations & Certifications

- Fellow, American College of Consumer Financial Services Lawyers
- Former Co-Chair, Subcommittee on Consumer Credit, Maryland State Bar Association
- Founding Member and Board Member, Alternative Finance Bar Association

Speaking Engagements

- “Managing Misconceptions: Navigating Merchant Complaints and State Enforcement,” Funders Forum, March 2026
- “Small Business Complaint Response and Enforcement,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2025
- “Small Business Regulatory Outlook,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2025
- “Legal Issues Lunch: Financial Services Compliance 2025 Legal and Regulatory Considerations,” Lend360, October 2025
- “Regulatory Updates: Considerations of Recent Regulatory Developments including New State Legislation, Challenges to Bank Partnership Lending Models and Whether MCA is Credit Under the Equal Credit Opportunity Act,” Alternative Finance Bar Association Annual Conference, June 2025
- “New York State of Mind,” Alternative Finance Bar Association Annual Conference, June 2024
- “Regulatory Concerns: Commercial Financing Disclosures in California, New York, Georgia, Florida and Connecticut, Regulation of Junk Fees” and “Broker Conduct,” Alternative Finance Bar Association Annual Conference, June 2023
- “Making Compliance More Than an Afterthought,” OLA Compliance University, July 2022
- “The Art of Arbitration,” Alternative Finance Bar Association Annual Conference, June 2022
- “Regulation and Compliance: Focus on Upcoming Regulations,” Funders Forum 2022, March 2022
- “SBFA Industry Certification for Small Business Finance Providers,” Broker Fair, December

2021

- “Buy Now, Pay Later: How to Automate the Merchant Onboarding Process,” Lend360, October 2021
- “Regulatory Developments: In-Depth look at New York and California disclosure regulations,” Alternative Finance Bar Association Webinar, October 2021
- “Commercial Finance Disclosures and Expanded State Enforcement Powers – Are You Ready?,” 2021 Virtual Financial Services Conference, May 2021
- “Don’t Be ‘That Guy’: Lessons Learned from the Lead Gen Space,” OLA Compliance University, May 2021
- “Unfair or Deceptive Acts or Practices in Small Business Financing: What Is On the Horizon?,” ABA Business Law Section Virtual Spring Meeting, April 2021
- “Merchant Cash Advance Legal & Regulatory Updates,” Hudson Cook Webinar, March 2021
- “Legal Updates,” Alternative Finance Bar Association Webinar, February 2021
- “How Is the Current Regulatory Environment Impacting Small Business Lending?,” Lend360 Virtual Conference, November 2020
- “Small Business Finance Regulatory Developments in New York and Beyond,” Hudson Cook Webinar, August 2020
- “Litigation under the Paycheck Protection Program,” Hudson Cook Webinar, May 2020
- “Roundtable Discussion on the CARES Act – What You Need to Know,” Online Lenders Alliance Webinar, April 2020
- “Consumer Protection Considerations for Small Dollar Lenders During Covid-19,” Hudson Cook Webinar, April 2020
- “Small Business Finance Considerations during the COVID-19 Crisis,” Hudson Cook Webinar, April 2020
- “AFBA 2020: What’s happening in the state legislatures?,” Alternative Finance Bar Association Webinar, March 2020
- “Regulatory Favor or Fervor – Decoding mixed messages about Wage Advance,” Short-Term Loan Bar Association, November 2019
- “How to Protect Small Businesses with Best Collections Practices,” FundersForum, November 2019
- “Diversity in Fintech: How Women are Leading the Way,” Lend360, September 2019
- “Federal and State Legislative and Policy Updates Small Business Lenders Need to Know,” Lend360, September 2019
- “Small Business Lending Roundtable: A Conversation about Privacy, Collections, Payments and the Secondary Market,” Lend360, September 2019
- “[Money Smart for Older Adults](#),” various Maryland senior and community centers, 2018-2019
- “Diversity in Fintech: How Women are Leading the Way,” Lend360, September 2019
- “Federal and State Legislative and Policy Updates Small Business Lenders Need to Know,”

Lend360, September 2019

- “Small Business Lending Roundtable: A Conversation about Privacy, Collections, Payments and the Secondary Market,” Lend360, September 2019
- “Regulatory Download: The Complete Picture,” Alternative Finance Bar Association, June 2019
- “The Latest in FinTech – Commercial & Consumer Program Developments, Emerging Trends,” The Conference on Consumer Finance Law, May 2019
- “Case Study on Merchant Cash Advances,” FTC Forum on Small Business Financing, May 2019
- “State of COJs,” Broker Fair 2019, May 2019
- “Merchant Cash Advance and Small Business Lending Sessions: Regulatory Developments and Updates; and Government Investigations and State and Federal Enforcement,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019
- “Regulatory Developments: In Depth Look at Federal and State Initiatives to Regulate the Alternative Finance Space,” Alternative Finance Bar Association Webinar and Lunch, February 2019
- “Looking Ahead: The Factors Influencing Tomorrow’s Market,” iGlobal Forum 10th Specialty Finance Summit, September 2018
- “Merchant Cash Advance and Small Business Lending Sessions: Regulatory Developments and Updates; and Compliance Risk from Unlikely Sources,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018

Publications

- “SDNY Sustains RICO Claims Against Revenue-Based Financing Companies,” Hudson Cook *Insights*, July 2022
- “Utah Enacts Commercial Financing Disclosure Law,” Hudson Cook *Insights*, March 2022, co-authored with Eric D. Mulligan
- “California DFPI Proposes Regulations Governing Providers of Small Business Finance,” Hudson Cook *Insights*, August 2021, co-authored with Catherine Brennan
- “Gov. Cuomo Signs New York Small Business Finance Disclosure Law,” Hudson Cook *Insights*, December 2020, co-authored with Caleb Rosenberg
- “CFPB Survey Seeks Information on Costs of Small Business Finance Data Collection,” Hudson Cook *Insights*, August 2020, co-authored with Caleb Rosenberg
- “New York Passes Small Business Finance Disclosure Law,” Hudson Cook *Insights*, July 2020, co-authored with Caleb Rosenberg
- “COVID-19 – Expanding Opportunities for SBA Lending,” Hudson Cook *Insights*, April 2020, co-authored with Catherine M. Brennan and Caleb Rosenberg
- “COVID-19 and MCA Transactions: Emergency Circumstances Demand Servicing Changes,” Hudson Cook *Insights*, March 2020, co-authored with Catherine M. Brennan and Caleb Rosenberg

-
- “Small Business Loans to Offer Relief from COVID-19 Economic Crisis,” Hudson Cook *Insights*, March 2020, co-authored with Caleb Rosenberg
 - “New York Court Voids MCA Contract Based on Merchant’s Claims that Hurricane Matthew Caused Disruption of Business,” Hudson Cook *Insights*, January 2019
 - “The Fintech Approach to Bank Partnerships & National Charter,” Hudson Cook *Insights*, February 2018

Recognition and Accomplishments

- *The Best Lawyers in America*©2022– Financial Services Regulation Law
- Fellow, American College of Consumer Financial Services Lawyers