



## Kristen Yarows

May 30th, 2024

### Professional Experience



Kristen represents consumer financial services companies in government investigations, enforcement actions, litigation, and arbitrations. Kristen represents clients before the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission, state attorneys general, and state regulators. She also represents businesses in litigation and arbitration proceedings.

With extensive experience in consumer protection law, Kristen works with clients to:

- Understand and comply with state and federal consumer protection regulations.
- Investigate and assess potential violations of consumer protection laws to minimize legal risks.
- Advocate on behalf of businesses facing litigation and arbitration arising under federal and state consumer protection laws, including the Fair Credit Reporting Act (FCRA), Telephone Consumer Protection Act (TCPA), Fair Debt Collection Practices Act (FDCPA), unfair or deceptive trade practice statutes, and the FTC Holder Rule, among others.
- Defend against state and federal government investigations and enforcement actions.

Recognized for her leadership in the field, Kristen is listed in the 2025 and 2026 editions of *The Best Lawyers Ones to Watch* in Financial Services Regulation Law.

Kristen co-presents Hudson Cook's monthly Consumer Financial Services Bites of the Month webinar series that discusses recent news involving consumer financial services. Kristen serves as a Young Lawyer Liaison for the Federal and State Trade Practices subcommittee for the American Bar Association's Consumer Financial Services Committee.

Prior to joining Hudson Cook, Kristen investigated institutions of higher education for violations of state and federal consumer protection laws at the U.S. Department of Education's Office of Federal Student Aid in the Partner Enforcement and Consumer Protection Directorate.

Kristen earned her J.D. from William & Mary Law School and holds a Bachelor of Arts in Sociology from the University of Wisconsin-Madison.

Outside of her legal practice, Kristen enjoys running, attending sporting events, and traveling.

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## Practice Areas

### Litigation

#### Government Oversight and Enforcement

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### Representative Matters

#### Litigation

- Assisted a money-transfer company in securing a no-action letter from the CFPB after a multi-year investigation concerning potential claims under the CFPA, EFTA, and GLBA
- Assisted auto finance company in prevailing on summary judgment motions in multiple consumer disputes

#### Professional Affiliations & Certifications

- American Bar Association, Business Law Section

#### Publications

- [Hudson Cook Enforcement Alert: FTC Announced Settlement with Business Credit Report Service Provider over Violations of Previous FTC Order](#) – Hudson Cook *Insights*, October 2025
- [Keeping Your Eye on the Ball: Federal Cancellation Policy Settlements and New York Updates to Auto Renewal Law](#) – Hudson Cook *Insights*, September 2025
- [CFPB Supervision Alert: CFPB Proposes Legal Standard for Nonbank Supervision Proceedings](#) – Hudson Cook *Insight*, August 2025
- [FTC Sues Large Gym Chain over Cancellation Policies](#) – Hudson Cook *Insights*, August 2025
- [Hudson Cook Enforcement Alert: Eighth Circuit Vacates FTC's Negative Option Rule](#) – Hudson Cook *Insights*, July 2025
- [CFPB Bites of the Month – February 19, 2025 – CFPB, My Funny Valentine](#) – Hudson Cook *Insights*, February 2025
- [CFPB Bites of the Month – 2024 Annual Review – Mortgage](#) – Hudson Cook *Insights*, February 2025
- [CFPB Bites of the Month – 2024 Annual Review – Fintech](#) – Hudson Cook *Insights*, February 2025
- [CFPB Bites of the Month – 2024 Annual Review – Debt Collection](#) – Hudson Cook *Insights*, February 2025
- [CFPB Bites of the Month – December 18, 2024 – Run, Run Rudolph, CFPB Ain't Too Far Behind](#) – Hudson Cook *Insights*, February 2025
- [CFPB Bites of the Month – 2024 Annual Review – Nondiscrimination and Military Protection Law](#) – Hudson Cook *Insights*, January 2025

- [CFPB Bites of the Month – 2024 Annual Review – Credit Cards – Hudson Cook Insights, January 2025](#)
- [CFPB Bites of the Month – 2024 Annual Review – Auto – Hudson Cook Insights, January 2025](#)
- [Hudson Cook Enforcement Alert: CFPB Settles with Peer-to-Peer Payment App Company for Allegedly Failing to Prevent Fraud and Investigate Disputes – Hudson Cook Insights, January 2025](#)
- [CFPB Bites of the Month – November 20, 2024 – CFPB Take Me Home, Country Roads – Hudson Cook Insights, December 2024](#)
- [CFPB Bites of the Month – October 2024 – \(Don't Fear\) The Reaper CFPB – Hudson Cook Insights, October 2024](#)
- [CFPB Bites of the Month – September 2024 – Wake Me Up When September Ends, CFPB – Hudson Cook Insights, October 2024](#)
- [Hudson Cook Enforcement Alert: CFPB Sues Credit Card Issuer and its Owner and CEO for Alleged Deceptive Marketing and Improper Fees – Hudson Cook Insights, September 2024](#)
- [CFPB Bites of the Month – August 2024 – All That's Left of the CFPB's Summer Sky – Hudson Cook Insights, August 2024](#)
- [CFPB Bites of the Month – July 2024 – The CFPB Shines Like the 4th of July – Hudson Cook Insights, July 2024](#)
- [Hudson Cook Enforcement Alert: FTC and Online Used Car Dealer Agree to Settle Alleged Unfair and Deceptive Advertising and Business Practices Claims – Hudson Cook Insights, July 2024](#)
- [Enforcement Alert from Hudson Cook; CFPB Issues Order Against Nonbank Mortgage Company – Hudson Cook Insights, June 2024](#)
- [Hudson Cook Enforcement Alert: CFPB Issues Order Against Student Loan Debt Relief Telemarketer – Hudson Cook Insights, May 2024](#)
- [CFPB Supervision Alert from Hudson Cook; CFPB Updates Supervision Designation Procedures for Nonbanks Posing Risks – Hudson Cook Insights, April 2024](#)
- [CFPB Supervision Alert: CFPB Issues First Risk-Based Supervision Order – Hudson Cook Insights, February 2024](#)
- [Enforcement Alert from Hudson Cook; CFPB Imposes Industry Ban on Medical Debt Collector – Hudson Cook Insights, December 2023](#)
- [Enforcement Alert from Hudson Cook; CFPB Fines Fintech Installment Lender \\$15 Million for Alleged Consent Order Violations – Hudson Cook Insights, November 2023](#)
- [Connecticut Broadens Scope of Small Loan Act – Hudson Cook Insights, November 2023](#)
- [Enforcement Alert from Hudson Cook; In Latest "Repeat Offender" Salvo, CFPB Sues Mortgage Company for Alleged HMDA Reporting Violations – Hudson Cook Insights, October 2023](#)
- [Enforcement Alert from Hudson Cook; CFPB Fines Large National Bank for Withholding Credit Card Rewards, Charging Multiple Non-sufficient Fund Fees, and Opening Unauthorized](#)

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[Accounts](#) – Hudson Cook *Insights*, July 2023

- [Montana, Texas, and Oregon Legislatures Pass Comprehensive Data Privacy Laws](#) – Hudson Cook *Insights*, June 2023
- [Enforcement Alert: CFPB Orders International Remittance Company to Pay \\$700,000 Penalty](#) – Hudson Cook *Insights*, December 2022
- [Enforcement Alert from Hudson Cook, LLP: CFPB Announces Resolution with Regional Bank over Alleged “Surprise Overdraft Fees”](#) – Hudson Cook *Insights*, September 2022
- [“CFPB Sues Payday Lender for Allegedly Concealing Free Repayment Plans and Withdrawing Borrowers’ Funds without Authorization,”](#) Hudson Cook *Enforcement Alert*, July 2022, co-authored with Lucy Morris
- [“CFPB Expands UDAAP Authority to Include Discrimination,”](#) Hudson Cook *Insights*, April 2022, co-authored with Latif Zaman
- [Enforcement Alert from Hudson Cook, LLP: CFPB Files Lawsuit Against Nationwide Credit Reporting Agency and Senior Executive for Allegedly Violating 2017 Order](#) – Hudson Cook *Insights*, April 2022
- [CFPB Expands UDAAP Authority to Include Discrimination](#) – Hudson Cook *Insights*, April 2022
- [“CFPB Flexes Supervisory Authority Over Nonbanks,”](#) Enforcement Alert from Hudson Cook, LLP, April 2022, co-authored with Lucy Morris
- [“CFPB Files Lawsuit Against Nationwide Credit Reporting Agency and Senior Executive for Allegedly Violating 2017 Order,”](#) Enforcement Alert from Hudson Cook, LLP, April 2022, co-authored with Lucy Morris
- [Hudson Cook Welcomes New Partner and Associates to Litigation and Government Enforcement Practice Groups](#) – Hudson Cook *Insights*, February 2022
- [“CFPB Continues Aggressive Focus on Student Lending,”](#) Hudson Cook *Insights*, January 2022, co-authored with Lucy Morris