



Mark D. Metrey

May 30th, 2024

Professional Experience



Mark helps financial services companies navigate regulatory scrutiny, compliance challenges, and consumer disputes, with a particular focus on artificial intelligence, data privacy, and consumer financial protection laws. As an associate in our Washington, DC office, he is a key member of the firm's data privacy and security, automotive finance, and government enforcement practices.

Mark advises clients on privacy compliance, AI governance, and financial services regulations, ensuring adherence to laws such as the Gramm-Leach-Bliley Act, Fair Credit Reporting Act, California Consumer Privacy Act, and other state AI, data privacy, and consumer protection laws. He also represents clients before federal and state agencies, including the FTC, CFPB, and state attorneys general, providing strategic counsel on enforcement actions, regulatory compliance, and litigation matters.

With a focus on consumer financial services and data privacy, Mark works with clients to:

- Develop and implement AI, data privacy, and financial compliance programs to meet federal and state regulatory requirements.
- Manage risks in consumer data collection, sharing, and use, particularly in credit services.
- Ensure compliance with evolving state data privacy laws, including the CCPA and other consumer protection regulations impacting financial institutions.
- Respond to government investigations and enforcement actions involving consumer protection laws, data privacy, and financial services regulations.

Before joining Hudson Cook, Mark represented clients in transactional finance at a leading international law firm. His background in complex financial transactions enhances his ability to advise clients on regulatory compliance and risk mitigation.

Beyond his legal practice, Mark serves as an officer in the U.S. Army Reserve, where he leads teams with discipline, strategic thinking, and a commitment to mission success. His military experience reinforces his ability to navigate high-stakes legal and regulatory challenges with precision and integrity.

Mark received his J.D. from the University of Maryland's Francis King Carey School of Law, where he served as Associate Editor of the *Maryland Law Review* and competed on the Alternative

Dispute Resolution Team. He is licensed to practice in the jurisdictions of Maryland, New York, and the District of Columbia. Mark is dedicated to helping clients proactively manage regulatory and compliance risks while advancing their business objectives in a dynamic legal landscape.

In his free time, Mark enjoys spending time with his family and friends, learning about history, staying active, and suffering through Virginia Tech football games.

Practice Areas

Government Oversight and Enforcement

Credit Reporting, Privacy and Data Security

Automotive and Personal Property Finance and Leasing

Professional Affiliations & Certifications

- Second Vice Chair – Privacy and Data Security – American Bar Association
- International Association of Privacy Professionals – Member
- National Association of Dealer Counsel – Member
- AI in Financial Services Professional Certification – Upstart

Speaking Engagements

- *Bot-ched Compliance: Is Your AI Aligned with the Law?* – Used Car Week – November 17, 2025
- *Governing the Algorithms: AI Compliance in Financial Services* – Hudson Cook’s Annual Financial Services Conference – November 3, 2025
- *What is Happening in AI?* – Online Lenders Alliance’s Lend360 Conference – October 8, 2025
- *The Rise of Passive Biometrics: A Quiet Revolution or a Compliance Minefield?* – American Bar Association’s Business Law Section Fall Conference – September 19, 2025
- *AI and Compliance: What You Need to Know* – Online Lenders Alliance’s Compliance University Conference – July 22, 2025
- *Driven to Compliance: Navigating Federal and State Laws in the Trump 2.0 Era* – National Independent Automobile Dealers Association Annual Conference – June 24, 2025
- *Understanding Indirect Lending Compliance: A Guide for Dealer Counsel* – National Association of Dealer Counsel Conference – May 6, 2025
- *The Evolving Intersection of State and Federal Privacy Laws: Challenges and Opportunities for Consumer Financial Services* – American Bar Association’s Consumer Financial Services Conference – January 23, 2025
- *Explaining the New CARS Rule* – National Independent Automobile Dealers Association Annual Conference – June 18, 2024

Publications

- *Hudson Cook Enforcement Alert: FTC Issues Final Order Against AI Developer Over False Accuracy Claims in AI Content Detection* – Hudson Cook Enforcement Alert – August 29, 2025
- *Hudson Cook Enforcement Alert: Texas AG Opens Investigation into AI Developers for Allegedly Misleading Children with AI-Generated Mental Health Services* – Hudson Cook Enforcement Alert – August 18, 2025
- *Connecticut Finalizes First CTDPA Enforcement Action* – Hudson Cook Insights – July 23, 2025
- *No AI Law? No Problem. How Massachusetts Attacked AI Underwriting Under Existing State Statutes* – Hudson Cook Insights – July 22, 2025
- *New Residential Property Management Laws: Leasing Compliance Shifts for Summer 2025* – Hudson Cook Insights – July 14, 2025
- *FTC Puts Dealers on Notice: New Safeguards Rule FAQs Clarify Data Security Duties* – Spot Delivery Issue – June 2025
- *Synthetic Data and the Illusion of Privacy: Legal Risks of Using De-Identified AI Training Sets* – The National Law Review – June 9, 2025
- *New Texas Law Offers Financial Institutions an Innovation-Friendly AI Framework* – Hudson Cook Insights – June 4, 2025
- *From One Dragon to Many: States Will Fill the CFPB’s Void* – National Independent Automobile Dealers Association – Used Car Dealer Magazine – June 2025
- *Legislating the Drive: What State Lawmakers Have Planned for Regulating the Sale and Financing of Voluntary Protection Products* – Consumer Credit Industry Association – Star Newsletter – April 2025
- *CFPB Orders Finance Company to Pay \$12.8 Million for Credit Reporting Violations* – CounselorLibrary – Spot Delivery Issue – March 2025
- *FTC Secures \$10 Million Settlement with CarShield and American Auto Shield for Deceptive Vehicle Service Contract Practices* – CounselorLibrary – Spot Delivery Issue – September 2024
- *CFPB Takes Action Against Fintech for Alleged Deceptive ATM Fee Disclosures and Violations of the Electronic Fund Transfer Act* – Hudson Cook Enforcement Alert – January 31, 2025
- *Outside the Rule, Inside the Court: FTC Throws a Curve for Rental Housing Rent and Fee Disclosures in Ads and Leasing* – Hudson Cook Insights – January 22, 2025
- *RPM Alert: FTC’s Final Rule on Unfair and Deceptive Fees in Ads and Leasing: Key Takeaways for Apartment and Short-Term Rental Housing Providers* – Hudson Cook Insights – December 20, 2024
- *CFPB takes action against Student Loan Servicer for Allegedly Delaying Default Rehabilitation Process to Acquire Collection Fees* – Hudson Cook Enforcement Alert – December 10, 2024
- *CFPB and DOJ “Combating Redlining Initiative” Finds National Mortgage Company in the Crosshairs for Alleged Lending Discrimination* – Hudson Cook Enforcement Alert – October 17, 2024

- *FTC’s Invitation Homes Settlement: Federal Consumer Protection Laws in Rental Property Management* – Hudson Cook Insights – October 4, 2024
- *National Bank Reaches Settlement with the CFPB for Alleged Credit Reporting Violations* – Hudson Cook Enforcement Alert – September 16, 2024
- *CFPB Takes Action Against Mortgage Servicer for Alleged Order Violations and Servicing Errors* – Hudson Cook Enforcement Alert – August 23, 2024
- *CFPB Takes Dual Action Against Bank Holding Company for Alleged Unlawful Repossessions and Sales Practices.* – Hudson Cook Enforcement Alert – July 10, 2024
- *CFPB Takes Action Against Fintech Company for Alleged Withholding of Consumer Refunds* – Hudson Cook Enforcement Alert – May 8, 2024
- *Debt-Relief Enterprise Forced into Receivership by CFPB, Seven States* – Hudson Cook Enforcement Alert – January 23, 2024
- *New York DFS Finalizes Amendments to Cybersecurity Regulations* – Hudson Cook Insights – November 30, 2023
- *CFPB Takes Action Against Indirect Auto Lender for Alleged Illegal Scheme Impacting Borrowers.* – Hudson Cook Enforcement Alert – November 21, 2023
- *CFPB Takes Action Against Fintech Company for Alleged Deceptive Practices in International Money Transfers* – Hudson Cook Enforcement Alert – October 19, 2023