



## Megan Nicholls

May 30th, 2024

### Professional Experience



Meg came to Hudson Cook after having served in a variety of in-house legal and compliance roles, including as a chief compliance officer for a consumer reporting agency that specializes in helping companies fight fraud. Meg's in-house roles have focused on the appropriate and responsible use and sharing of consumer information, making her uniquely positioned to assist our consumer financial services industry clients with their data questions. And, with her unique grasp of how fraud affects the consumer financial services industry, Meg values the opportunity to work collaboratively with her clients to address trending fraud and identity theft issues.

Meg also helps clients to:

- Improve compliance management systems by conducting thorough regulatory assessments to identify opportunities for improvement and strategizing on practical compliance approaches to remedy identified deficiencies.
- Take appropriate action when facing data security-related issues and update information security programs to meet current Safeguards Rule and state requirements.
- Respond to difficult situations affecting vulnerable consumers, such as victims of human trafficking, identity theft, and fraud.
- Proactively develop compliance strategies to address emerging areas of law and industry, such as invasion of privacy and unfair or deceptive acts or practices claims related to the use of artificial intelligence or automated decision-making tools.
- Address risks related to the collection, storage, use, or sharing of sensitive consumer information, such as geolocation or health-related data.
- Prepare license agreements and other contracts designed to ensure data is shared appropriately and securely between companies.

Clients look to Meg for her down-to-earth style and practical approach to compliance. Her clients appreciate her ability to break down complicated regulatory requirements and draft easy to understand consumer correspondence, consents, and notices.

Meg earned her J.D. from the University of Dayton School of Law and holds a Bachelor of Science in Biology, with a minor in Communication, from the University of Dayton. She is also a patent

---

attorney licensed with the United States Patent and Trademark Office.

Outside of her passion for helping Hudson Cook clients, Meg enjoys spending time with her family on their mini ranch in northeast Texas, raising horses, collecting chicken eggs, and watching her kids play sports.

---

## Practice Areas

**Credit Reporting, Privacy and Data Security**

---

### Professional Affiliations & Certifications

- IAPP Certified Information Privacy Professional, US
- IAPP Certified Information Privacy Manager

### Speaking Engagements

- “Privacy Rules are Changing: Are you Keeping Up?,” National Automotive Finance Association Compliance Champion Workshop, September 2025
- “A Changing Regulatory Landscape: Exploring New Terrain in Financial Services and Data Privacy,” Moderator, American Fintech Council Future of Finance Webinar Series, August 2025
- “Challenges in Data Security and Regulatory Compliance,” Online Lenders Alliance Compliance University, July 2025
- “Auto Finance Under Fire: Key Enforcement and Litigation Trends,” National Automotive Finance Association Annual Conference, June 2025
- “FCRA and Auto Finance: Where We Are and Where We May Be Going,” National Automotive Finance Association Power30 Webinar, April 2025
- “State Enforcement and Litigation Trends,” Hudson Cook Compliance Coffee Break, April 2025
- “Whatcha Gonna Do? Whatcha Gonna Do When [That Identity Theft Report] Comes for You?,” Counselor Library Financial Services Conference, November 2024
- “The Latest in Consumer Privacy,” Counselor Library Financial Services Conference, November 2024
- “Wiretapping on the Web: Applying State Privacy Laws to Session Replay and Chatbot Technology,” Counselor Library Financial Services Conference, November 2024
- “Identity Theft Block Challenge: Safeguarding Consumers & Data Integrity in an Era of False Claims,” Consumer Data Industry Association Consumer Data Connect Conference, May 2024
- “Ethical Obligations and Challenges for Lawyers Using (or Not Using) Artificial Intelligence,” Counselor Library Financial Services Conference, October 2023
- “General Session: The Latest in Consumer Privacy,” Counselor Library Financial Services Conference, October 2023

- “Privacy Session: Artificial Intelligence: Recent Regulatory Developments,” Counselor Library Financial Services Conference, October 2023
- “I Got New Rules, I Count Them: Breaking Down the CFPB’s New FCRA Rulemaking”, Professional Background Screening Association Annual Conference, September 2023
- “Mingling with Membership: Data Privacy and Security: Lessons Learned from FTC Developments,” North Carolina Bar Association Webinar, February 2022
- “Top 5 Things Lenders Should Know When Deploying ID Document Verification,” Lend360, October 2021
- “Practical Steps to Identifying Fraud and Reducing Loss,” INFiN MoneyTrends, November 2021
- “Tenant Screening Basics,” Professional Background Screening Association Annual Conference, September 202

### **Publications**

- “FTC Targets Children’s Privacy Violations in Settlements with Online Video Platform Operator and Robot Toy Maker,” Hudson Cook Insights, September 2025, co-authored with Mark Metrey
- “Important Compliance Notes on CCPA,” Hudson Cook Insights, August 2025
- “Treasury Department Takes Interest in AI and Issues Request for Information,” Counselor Library Alert, June 2024; republished in American Bar Association, July 2024
- “Lessons Learned from Dun & Bradstreet,” Hudson Cook Insights, February 2022, co-authored with Rebecca Kuehn
- “California Attorney General Focuses on Targeted Advertising and Disclosures in CCPA Enforcement,” Hudson Cook Insights, September 2021, co-authored with Webb McArthur