



Ryan S. Stinneford

May 30th, 2024

Professional Experience



Ryan is an experienced advisor to financial institutions and service providers, guiding them through complex federal, Maine, and Massachusetts regulatory compliance matters. As a partner in our Maine office with over 35 years of experience, he counsels clients on:

- Consumer and commercial deposit products, including electronic banking and mobile apps, and cash/treasury management and other related services
- Payments products and systems, including automated clearing house and wire transfers, credit and debit cards, and prepaid access
- Consumer finance products, including mortgages, open-end credit programs, student loans, and auto financing
- Bank Secrecy Act and anti-money laundering requirements
- Electronic contracting
- Marketing, advertising, and privacy compliance

Ryan represents community, regional, and national banks, as well as non-bank providers of financial products and services, helping them navigate evolving compliance challenges.

Before joining Hudson Cook, Ryan was a partner and co-leader of the Banking & Financial Services practice group at Pierce Atwood LLP. He also served as Senior Counsel to BankBoston, N.A.

A leader in consumer finance law, Ryan is a Fellow of the American College of Consumer Financial Services Lawyers and an active member of the American Bar Association's Consumer Financial Services Committee, where he previously chaired the Deposit Products and Payment Systems Subcommittee. He is also a past chair of the Maine State Bar Association's Consumer and Financial Institutions Law Section and a member of the Conference on Consumer Finance Law.

Since 2011, Ryan has been recognized in The Best Lawyers in America® for Banking and Finance Law and Financial Services Regulation Law. He was named "Lawyer of the Year" in Banking and Finance Law for Portland, Maine, in 2025, 2023, 2021, 2018, and 2015.

Ryan brings decades of experience helping financial institutions stay compliant while innovating in an ever-changing regulatory landscape.

When not practicing law, Ryan can be found spending time with, cooking for and traveling with his family, and cheering for (or grumbling about) his favorite New England area sports teams.

Practice Areas

Banking

Credit and Debit Cards

Education Lending

Payment Systems

Professional Affiliations & Certifications

- Fellow, American College of Consumer Financial Services Lawyers
- Member, Consumer Financial Services Committee of the American Bar Association's Business Law Section; served as Chair (2008-2011) and Vice-Chair (2005-2008) of the Deposit Products and Payment Systems subcommittee
- Member and former Chair, Consumer and Financial Institutions Law Section of the Maine State Bar Association
- Member, Conference on Consumer Finance Law

Speaking Engagements

- "How Lawyers Can Use AI Without Getting Disbarred," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2025, presented with Jean Noonan and Nick Schmidt
- "Check Alterations, Forgeries and Forged Endorsements: Who is Liable to Whom, and How to Limit Your Liability," Massachusetts Bankers Association 2024 Deposit Workshops, December 2024/January 2025
- "Cash Management Basics," Massachusetts Bankers Association 2024 Deposit Workshops, December 2024/January 2025, presented with Taylor Krowitz
- "Check Alterations, Forgeries and Forged Endorsements: Who is Liable to Whom, and How to Limit Your Liability," Massachusetts Bankers Association 2023 Deposit Workshops, November/December 2023
- "Ethical Obligations and Challenges for Lawyers Using (or Not Using) Artificial Intelligence," Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, October 2023, presented with Megan Nicholls
- "Consumer Online Experiences in a Post-COVID World," 2021 Virtual Financial Services Conference, May 2021

- “Ethical Obligations and Challenges for Lawyers Working Remotely,” 2021 Virtual Financial Services Conference, May 2021
- “Safeguarding Faster Payments: KYC, Account Validation Compliance and Best Practices,” GIACT Webinar, May 2021
- “The Electronic Fund Transfer Act and Regulation E,” NAFCU Virtual Regulatory Compliance School, March 2021
- “New NACHA Account Validation Requirement Coming in March – Are You Ready?,” Hudson Cook Compliance Coffee Breaks, January 2021, presented with Katie Hawkins
- “Digital Services for Share Accounts,” NAFCU Virtual Regulatory Compliance Seminar, October 2020
- “Customer Due Diligence (CDD),” National Association of Federally-Insured Credit Unions (NAFCU) Virtual Conference, July 2020
- “Small Business Finance Considerations during the COVID-19 Crisis,” Hudson Cook webinar, April 2020
- “Bank Regulatory Compliance in the Shadow of COVID-19,” Hudson Cook Compliance Coffee Breaks, March 2020, presented with Thomas Quinn
- “Why become a payfac? A look at the future of the acquiring industry,” *PaymentsSource* Webinar, November 2019
- “Payments and Deposits: Recognizing and Mitigating Fraud,” Finastra 2019 Network of State & Federal Counsel Conference,” October 2019
- “Pro Bono Opportunities for Financial Services and Technology Lawyers,” Finastra 2019 Network of State & Federal Counsel Conference,” October 2019
- “2019 Legal, Regulatory & Compliance Update: Trends, Technology & Predictions,” NACHA Payments 2019, May 2019
- “Legal Ethics in the Digital Age,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary , April 2019
- “Fintech Update: Emerging Issues in Fintech Regulation, Legislation and Enforcement,” Hudson Cook Webinar, May 2018
- “Ethics Soup: Trending Topics in the Legal Ethics World,” Finastra 2017 Network of State & Federal Counsel Conference, October 2017
- “Ethics: The Crossroads of Disruption, Innovation, and Evasion: Where Creativity and Ethics Collide,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary , April 2017
- “Marketing Services Agreements and RESPA’s Kickback Prohibition,” Maine Bankers Association **Banking Law Conference & Legislative Recap Seminar**, July 2016
- “Marketing Services Agreements and RESPA’s Kickback Prohibition,” Maine Bankers Association Bank Expo 2016, April 2016
- “Payment Processing Developments,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016

- “Ethics: In-House Counsel – Handling Internal and External Investigations,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2016
- “Pop Culture Lawyers Behaving Badly,” D+H USA Corporation 2015 Network of State & Federal Counsel Conference, October 2015
- “Say You Want a Revolution: The Payments Evolution,” D+H USA Corporation 2015 Network of State & Federal Counsel Conference, October 2015
- “Deposit Compliance Issues,” Massachusetts Bankers Association 2015 Compliance Academy (Sept. 15, 2015, Marlborough, MA)
- Speaker, “Payment Processing Primer: Rules for Electronic Payments,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, June 2015
- “Ethics – Protecting the Privilege: In-House and Outside Counsel Communications,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, June 2015
- “UDAP/UDAAP Developments,” Maine Bankers Association Bank Expo 2015, April 2015

Publications

- “New York Amends Credit Card Surcharge Statute,” Hudson Cook *Insights*, February 2024, co-authored with Thomas Quinn and Jay Harris
- “Current Developments in Bank Deposits and Payment Systems,” *The Business Lawyer*, Vol. 77, Spring 2022
- “How much is too much?” Hudson Cook *Insights*, April 2022
- “Payment Account Validation – An Upcoming Change to the Nacha Rules Might Impact Your Business,” RV News, February 2021, co-authored with Katie Hawkins
- “Current Developments in Bank Deposits and Payment Systems,” *The Business Lawyer*, Vol. 76, Spring 2021
- “New NACHA Account Validation Requirement Will Make It More Difficult For You To Accept Electronic Payments From Your Website,” Hudson Cook *Insights*, November 2020, co-authored with Katie Hawkins
- “Current Developments in Bank Deposits and Payment Systems,” *The Business Lawyer*, Vol. 75, Spring 2020
- “Current Developments in Bank Deposits and Payment Systems,” *The Business Lawyer*, Vol. 74, No. 2, Spring 2019
- “New York Department of Financial Services Finalizes Student Loan Servicers Regs,” Hudson Cook *Insights*, November/December 2019
- “Regulation of Student Loan Servicers – Recent Enactments and Look Ahead at Pending Legislation,” Hudson Cook *Insights*, August 2019
- “Regulation of Student Loan Servicers – A Review of 2019 Legislation Enacted in Colorado, Maine, Maryland, and Nevada,” Hudson Cook *Insights*, July 2019
- “New York Student Loan Servicers Law: A Deeper Dive,” Hudson Cook *Insights*, June 2019, co-

authored with Thomas Quinn

- “Regulation of Student Loan Servicers: What’s Out There, and What’s Coming,” Hudson Cook *Insights*, May 2019, co-authored with Eric Mulligan and Thomas Quinn
- “Current Developments in Bank Deposits and Payment Systems,” *The Business Lawyer*, Vol. 73, No. 2, Spring 2018
- “Current Developments in Bank Deposits and Payment Systems,” *The Business Lawyer*, Vol. 72, No. 2, Spring 2017
- “Current Developments in Bank Deposits and Payment Systems,” *The Business Lawyer*, Vol. 70, No. 2, Spring 2015

Recognition and Accomplishments

- Best Lawyers[®], Banking and Finance Law, Financial Services Regulation Law, 2011-2025
- Best Lawyers[®], Lawyer of the Year, Banking and Finance Law, Portland, ME, 2025, 2023, 2021, 2018 and 2015