



Thomas P. Quinn, Jr.

May 30th, 2024

Professional Experience



Tom has over 30 years of experience helping banks and non-depository institutions navigate the complexities of consumer financial services law. As a partner in our Massachusetts office, he provides strategic counsel to banks and non-depository institutions on the development, maintenance, and compliance of consumer deposit products, electronic banking services, and a wide range of consumer credit products. His know-how spans residential mortgages and home equity lending, personal loans, credit cards, student loans, and motor vehicle financing. Tom also advises community solar service providers on a wide variety of consumer protection issues.

With a deep understanding of regulatory requirements, Tom advises banks, non-depository institutions and service providers on:

- Consumer credit product structuring and documentation.
- Consumer deposit product documentation and servicing issues.
- State licensing requirements for non-depository financial institutions, including lenders, loan brokers, loan servicers, credit service organizations, money transmitters, and debt collectors.

Before joining Hudson Cook, Tom was a partner with Pierce Atwood LLP, where he led the firm's Boston office. He also served as Corporate Counsel to Citizens Bank and worked at BankBoston. In addition to his legal practice, Tom has shared his knowledge as an adjunct professor at Roger Williams University School of Law, lecturing on consumer law and protection issues. He also regularly speaks at various regional and national trade association events on consumer compliance issues.

Tom is a member of the American Bar Association's Business Law Section, Consumer Financial Services Subcommittee. He is also a member of the Editorial Board for the Conference on Consumer Finance Law Quarterly Report.

Tom is committed to helping financial institutions to be innovative in their consumer credit and deposit product offerings, while ensuring compliance in an evolving regulatory landscape.

Tom earned his J.D. from the Case Western Reserve University School of Law and holds a Bachelor of Arts undergraduate degree from Fairfield University. He is licensed to practice in Massachusetts.

Outside of his legal practice, Tom enjoys spending time with his family.

Practice Areas

Banking

Credit and Debit Cards

Education Lending

Payment Systems

Professional Affiliations & Certifications

- Member, American Bar Association, Business Law Section, Consumer Financial Services Subcommittee
- Editorial Board, Conference on Consumer Finance Law Quarterly Report

Speaking Engagements

- “Compliance Coffee Break – Coerced Debt Legislation,” January 2026
- “Deposit Account Workshop,” Massachusetts Bankers Association, 2020 – 2025
- “Junk Fees,” Eastern Massachusetts Compliance Network, September 2025
- “VPPs, Add-Ons & Fee Transparency,” National Automotive Finance Association, September 2025
- “Junk Fee Update,” Massachusetts Bankers Association, July 2025
- “Funds Availability Training,” Client Presentation, June 2025
- “Junk Fees Update,” Hudson Cook Annual Compliance Conference, November 2024
- “State Enforcement and Litigation Update,” National Automotive Finance Association, October 2024
- “Junk Fee Update: Where Are We, and Where are We Going?,” Massachusetts Bankers Association, May 2024
- “Compliance Coffee Break – Massachusetts Negative Equity Licensing Revisions: What Does it Mean?,” February 2023
- “Bank Regulatory Compliance in the Shadow of COVID-19,” Hudson Cook Compliance Coffee Breaks, March 2020, presented with Ryan Stinneford
- “Recent Issues With Post Repossession Accounting,” New England Adjustment Managers Association, September 2019
- “Compliance Potpourri,” Annual Meeting of the Eastern Massachusetts Compliance Network, November 2018
- “Electronic Fund Transfers, Cross-Border Data Breach and Data Security Considerations, and Overdraft Lessons Learned,” Quarterly Meeting of the Eastern Massachusetts Compliance

Network, February 2017

- “The Legal and Regulatory Risks of Banking Medical Marijuana Businesses,” Spring Compliance Conference of New Hampshire Bankers Association / Vermont Bankers Association, May 2016
- “Incident Response – Your Response May Hurt More Than the Attack,” WolfPAC User Conference, October 2015
- “Deposit Compliance Issues,” Massachusetts Bankers Association Compliance Academy, September 2015
- “Massachusetts Bank Modernization Act,” Quarterly Meeting of the Eastern Massachusetts Compliance Network, April 2015
- “Social Media Compliance Considerations,” Quarterly Meeting of the Western Massachusetts Compliance Association, February 2015

Publications

- “New York’s Coerced Debt Law Remains a Work in Progress,” Hudson Cook *Insights*, January 2026
- “Massachusetts Division of Banks Revises Debt Collection and Servicing Regulation, Incorporating Reg F – With Some Tweaks,” Hudson Cook *Insights*, October 2025, reprinted in insideARM on November 19, 2025
- “Keeping Your Eye on the Ball: Federal Cancellation Policy Settlements and New York Updates to Auto Renewal Law,” Hudson Cook *Insights*, September 2025
- “The Rise and Fall of the CFPB Overdraft Final Rule,” Conference on Consumer Finance Law Quarterly Report, Volume 78 (June 2025)
- “What the Massachusetts ‘Junk Fee’ Rules Mean for Automotive Sales and Marketing Efforts”, Volume 27, Issue 9 of *Spot Delivery*®, April 2025
- “Massachusetts Junk Fee Regulation Presents Challenges to Advertising of Bank Deposit Products”, Hudson Cook *Insights*, March 2025
- “CFPB Proposed Overdraft Rule: How We Got Here and Where are We Going?”, Conference on Consumer Finance Law Quarterly Report, Volume 77 (December 2024)
- “New York Bill Would Broadly Expand Regulation Over Financial Transactions,” co-author with Kate Fisher, Law360.
- “New York Financing Arrangements Bill Would Have Major Implications for Commercial Financing”, Hudson Cook *Insights*, March 2024
- “New York Amends Credit Card Surcharge Statute,” Hudson Cook *Insights*, February 2024
- “Unpacking the CFPB’s Proposed Overdraft Rule,” Hudson Cook *Insights*, January 2024
- “CFPB Bites of the Month – 2023 Annual Review – Payments,” co-author, Hudson Cook *Insights*, January 2024
- “CFPB Bites of the Month – 2023 Annual Review – Student Lending,” co-author, Hudson

Cook *Insights*, January 2024

- “Massachusetts Attorney General Proposes Regulation Governing ‘Junk Fees’ and Other Sales Practices,” Hudson Cook *Insights*, November 2023
- “New York Moves to Vest DFS With Control Over Certain Deposit Charges,” Hudson Cook *Insights*, November 2023
- “How Much is Too Much?”, co-author, Hudson Cook *Insights*, April 2023
- “New York Revises Benchmark for Subprime Calculation,” Business Law Today Month-in-Brief, January 2023
- “Is Overdraft Income at a Tipping Point?”, Hudson Cook *Insights*, January 2023
- “Massachusetts Issues Student Loan Servicing Conduct Rules,” Hudson Cook *Insights*, July 2021
- “Massachusetts About to Join the Ranks of States Licensing Student Loan Servicers,” Hudson Cook *Insights*, June 2021
- “The City that Never Sleeps on Debt Collection: A Primer on New York City’s Debt Collection Regulations,” Hudson Cook *Insights*, September 2020, co-authored with Anastasia Caton
- “New York Department of Financial Services Extends Student Loan Relief to Private Student Loans,” Hudson Cook *Insights*, April 2020
- “Regulation of Student Loan Servicers: What’s Out There, and What’s Coming,” Hudson Cook *Insights*, May 2019, co-authored with Eric Mulligan and Ryan Stinneford
- “New York Licensed Lender Annual Fee Authority to Sunset. Or Will It?” Hudson Cook *Insights*, February 2019
- “Implications of New York Starter Interrupt Device Law Remain Unclear,” Hudson Cook *Insights*, November 2018, co-authored with Nicole Munro
- “Massachusetts Supreme Court Rules on Debt Collector Licensing of Passive Debt Buyers,” Hudson Cook *Insights*, April 2018
- “New York Launches Education Initiative and Issues Additional Guidance Regarding “Zombie Property” Obligations,” Hudson Cook *Insights*, September 2017
- “New York ‘Zombie Property’ Rules Go Live,” Hudson Cook *Insights*, February 2017
- “Massachusetts Enacts Law Regulating ‘Transportation Network Companies’,” Hudson Cook *Insights*, August 2016
- “Western Sky and Related Companies Settle With Massachusetts Regulator,” *Basis Points*®, Issue 73, November 2015
- “Massachusetts Finalizes Flood Insurance Regulation,” *Basis Points*®, Issue 70, August 2015
- “Massachusetts Adopts New Flood Insurance Requirements,” *Basis Points*®, Issue 63, December 2014 / January 2015

Recognition and Accomplishments

The Best Lawyers in America®, Banking and Finance Law, 2013-2022

