



Tracy Wang

May 30th, 2024

Professional Experience



Tracy is an associate in our Maryland office where she assists financial institutions and service providers with a variety of federal and state regulatory compliance issues in both consumer and commercial financing areas. Her practice includes advising clients on compliance with servicing and debt collection laws at both the state and federal level. Tracy is a member of the firm's Small Dollar and Alternative Financial Services Practice Group, where she supports clients on regulatory issues related to innovative financial products. She is also actively involved in the firm's due diligence work, providing investor clients risk assessments of financial service entities.

Tracy is actively involved in the American Bar Association's Business Law Section, serving as the young lawyer liaison for the Consumer Financial Services Committee. Tracy is also a member of the DC Women in Housing organization and a member of the Asian Pacific American Bar Association of the Greater Washington, D.C. Area (APABA-DC). Tracy is licensed to practice in Maryland.

Before joining Hudson Cook, Tracy gained experience as a summer legal intern at a Fortune 500 company in Pittsburgh, Pennsylvania. She also worked as a summer associate at a national law firm in Harrisburg, Pennsylvania, during law school.

Tracy earned her J.D. from Pennsylvania State University and her undergraduate degree in political science from Rockford University. Her background in compliance, along with her active role in the legal community, makes her a valuable asset to the firm and its clients.

In her free time, Tracy enjoys cooking and exploring local restaurants.

Practice Areas

Business Funding

Debt Collection Practices

FinTech

Small Dollar Lending and Alternative Consumer Financial Services

Professional Affiliations & Certifications

- Young Lawyer Liaison, Consumer Financial Services Committee, Business Law Section, American Bar Association
- Member, Women in Housing and Finance
- Member, Asian Pacific American Bar Association of the Greater Washington, D.C. Area.

Speaking Engagements

- “Update on Alternative Consumer Financial Services,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, November 2025
- “Beer and Basics: The 1071 Rule,” ABA Consumer Financial Services Committee Meeting, January 2024.

Publications

- “Alaska Settles Vehicle Advertising Claims with Dealership Group,” *Spot Delivery*, March 2026, co-authored with Latif Zaman
- “New Year, New Compliance Obligations: Understanding the New Spot Delivery Requirements in Oregon,” *Spot Delivery*, January/February 2026, co-authored with Anastasia V. Caton
- “The CFPB’s Future is Unclear, but the \$42 Million Judgment Sends a Clear Message,” *Spot Delivery*, March 2025
- “Technical Violations of State Collection Practices Laws Can Lead to Class Action Liability,” *JD Supra*, July 2024
- “Rhode Island Auto Dealerships Ordered to Pay over a Million Dollars for Deceptive Advertisements,” *Spot Delivery*, October 2023
- “AFSA Concerned About Impact of CFPB’s Small Business Data Collection Rulemaking on Auto Industry,” *Spot Delivery*, May 2023
- “Creditor’s Abandonment of Car’s Title to Defaulting Owner Was Commercially Unreasonable Disposition, Eliminating Right to Seek Deficiency in Bankruptcy Case,” *Spot Delivery*, April 2023