



Trisha J. Cacciola

May 30th, 2024

Professional Experience



As a Partner in our New York office, Trisha provides strategic legal counsel to finance companies, banks, automotive dealers, manufacturers, revenue-based finance companies, and other finance sources navigating complex consumer and commercial regulations. With a unique perspective as a former in-house counsel, she brings practical, business-minded solutions to her clients.

Trisha often works with clients to:

- Navigate regulatory compliance for consumer and commercial auto finance programs.
- Advise on evolving legal issues in the revenue-based finance industry.
- Develop and refine credit application disclosures and related adverse action notices for online platforms.
- Implement and manage vendor oversight programs to mitigate risk.
- Provide strategic legal guidance on fair lending, credit originations, and unfair and deceptive acts and practices.

Before joining Hudson Cook in 2015, Trisha was an Assistant General Counsel and Executive Director at JPMorgan Chase Bank, N.A., where she advised Chase Auto Finance on all aspects of consumer auto finance and lease programs, including fair lending, regulatory exam management, compliance, litigation, marketing, and e-commerce initiatives, and vendor management. She also held leadership roles as Vice President and Associate General Counsel for Bank of America's predecessor institutions, including NationsBank and Barnett Bank, providing legal and compliance support for consumer and commercial auto finance programs.

Trisha is a member of the National Automotive Finance Association (NAF), the American Financial Services Association (AFSA), the Alternative Finance Bar Association, the American Bar Association, and the New York Bar Association. She frequently speaks and writes on topics of consumer and commercial finance.

Trisha's industry insights and extensive experience make her a trusted advisor for organizations seeking practical and effective legal solutions in the consumer and commercial finance landscape.

Trisha earned her J.D. from NYU School of Law and also holds a Bachelor of Science in Accounting from NYU.

In addition to her legal practice, Trisha is a beach and boating enthusiast, and loves spending time with her family.

Practice Areas

Automotive and Personal Property Finance and Leasing

Business Funding

Professional Affiliations & Certifications

- Member, American Bar Association
- Member, New York State Bar

Speaking Engagements

- “Regulatory Compliance,” AFSA Education Foundation: THE EDGE, June 2022
- “Consumer Online Experiences in a Post-COVID World,” 2021 Virtual Financial Services Conference, May 2021
- “Impact of a Pandemic on Third-Party Relationship Management,” Hudson Cook Webinar, April 2020
- “Fair Lending 101: An Overview of the Equal Credit Opportunity Act,” NAFCU webinar, June 2019
- “Trends & Predictions for the Consumer Financial Protection Bureau 2019 – 2020,” Lawline Webinar, May 2019
- “Consumer Credit Compliance Certification – Module 4,” NAF Association, March 2019
- “Practical Tips for Exam Preparation,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2018
- “‘How To’ On Dealer Advertising,” NABD East Coast Conference for Buy Here Pay Here, November 2015
- “Fair Lending – Staying Out of the CFPB Crosshairs”, NABD East Coast Conference for Buy Here Pay Here, November 2015
- “Getting Ready for CFPB Examinations,” The Center for Auto Finance Excellence, August 2015
- “CFPB, FTC and DOJ Authority,” NJIADA First Annual Compliance Conference, New Jersey Independent Auto Dealers Association, June 2015
- “CFPB Examination and Investigations Special Session,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, June 2015
- “Coping with Exams,” Auto Finance Risk & Compliance Summit, May 2015

Publications

- “Beware! The Fair Lending Bear Awakens from Its Slumber,” Hudson Cook *Insights*, May 2021
- “Vendor Service Contracts – Not Just Arm’s Length Transactions Anymore,” Hudson Cook *Insights*, February 2020
- “‘So, How’s the Family Doin’?’ – The Use of References by a Creditor,” CounselorLibrary *Spot Delivery*, April 2016