



Smarter Compliance with AI: Unlocking Innovation while Protecting Data

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Artificial intelligence is rapidly transforming compliance operations in consumer financial services. From automating marketing and disclosure reviews to supporting fair lending monitoring and third-party vendor oversight, AI promises to help companies work smarter and more efficiently. But with these advancements come critical considerations around data privacy, algorithmic governance, and regulatory expectations. This panel brings together Spring Labs and Hudson Cook to provide attendees with practical insights into responsibly integrating AI into compliance programs. Drawing from real-world use cases and legal frameworks, the discussion will explore how companies can unlock innovation while insulating themselves from privacy, data governance, and enforcement risks. Key topics include: Practical applications of AI in consumer finance compliance, including marketing, disclosures, and vendor oversight. Privacy and data governance considerations under FCRA, GLBA, and state laws (CCPA, TDPSA, VCDPA). Regulatory trends from the CFPB, FTC, and state AGs shaping AI adoption in compliance. Best practices for building AI-enabled compliance strategies that are effective, defensible, and privacy-conscious.