

# HUDSON COOK

## Catharine S. Andricos

May 29th, 2024

### PROFESSIONAL EXPERIENCE



Catharine is a dedicated and experienced attorney committed to helping businesses meet compliance challenges head-on. As a partner in the Washington, DC office, she specializes in advising automobile finance companies, retailers, banks, installment lenders, and other creditors on compliance with consumer financial services laws.

Over the last 15+ years at Hudson Cook, Catharine has spent much of her time working with auto finance companies, banks, dealers and others in the auto finance space. A significant focus of her practice is on helping creditors and product providers/administrators navigate regulatory requirements for voluntary protection products and address issues arising out of federal and state attorney general enforcement relating to the sale and financing of voluntary protection products. Catharine also has significant experience in assisting clients with the development and enhancement of robust compliance management systems, including compliant management and vendor management programs.

Prior to joining Hudson Cook in 2007, Catharine worked as a litigator, representing financial institutions in complex class actions and individual lawsuits. Catharine's background as a litigator provides her clients with a unique perspective on risk management and regulatory compliance.

Outside of her legal practice, Catharine enjoys traveling with her family, rooting for her daughters' youth and high school sports teams, and staying connected to her community through volunteering to help address food insecurity and to coach a running program at a local elementary school. She

also takes pleasure in contributing thought leadership to the evolving field of consumer financial services law.

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## **PRACTICE AREAS**

### **Automotive and Personal Property Finance and Leasing**

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### **Professional Affiliations & Certifications**

- Member, American Bar Association, Section on Business Law

### **Speaking Engagements**

- “2025 Regulatory Outlook for the Sale and Financing of Voluntary Protection Products,” 2025 Compliance Coffee Break Webinar Series, May 2025
- “Auto Finance: Recent Regulatory Trends,” 2024 Hudson Cook/CounselorLibrary Financial Services Conference, November 2024
- “An Update on Legislative and Regulatory Efforts to Regulate Junk Fees,” 2024 Compliance Coffee Break Webinar Series, November 2024
- “Vendor Management: Effective Compliance Tools to Ensure Strong Third-Party Relationships,” NAF Association’s Compliance Champions Workshop, October 2024
- “Voluntary Protection Products Regulatory Updates,” NAF Webinar, October 2024
- “FTC’s Combating Auto Retail Scams (CARS) Trade Regulation Rule – Impact on Vendors,” 2024 Special Edition Compliance Coffee Break Webinar Series, April 2024
- “FTC’s Combating Auto Retail Scams (CARS) Trade Regulation Rule,” 2024 Special Edition Compliance Coffee Break Webinar Series, January 2024
- “Recent Regulatory Trends,” 2023 Hudson Cook/CounselorLibrary Financial Services Conference, October 2023
- “Voluntary Protection Products,” 2023 Compliance Coffee Break Webinar Series, September 2023
- “Impact of a Pandemic on Third-Party Relationship Management,” Hudson Cook Webinar, April 2020
- “State of the States: AGs & CCIA Member Products,” Delta Learning Series, Consumer Credit Industry Association, June 2019
- “Voluntary Protection Products: State AG Enforcement,” AFSA Ancillary Products Working Group Meeting, May 2019
- “Voluntary Protection Products – Issues and Innovation,” Consumer Financial Services Conference, Hudson Cook/CounselorLibrary, April 2019
- “Consumer Complaints and the CFPB,” Resident Lenders of North Carolina, March 2015

## Publications

- “Legislating the Drive: What State Lawmakers Have Planned for Regulating the Sale and Financing of Voluntary Protection Products,” *Spot Delivery*, April 2025
- “It Was a Cruel, Cruel Summer for Auto Dealers Selling Voluntary Protection Products,” *Spot Delivery*, October 2024
- “Optional GAP Coverage: Actions Speak Louder than Words,” *Spot Delivery*, May 2024
- “Colorado UCCC Administrator Issues Interpretive Opinion on GAP but Leaves a Gap in Guidance,” *Spot Delivery*, January/February 2024
- “New Rules of the Road for Colorado Dealers Selling Vehicle Value Protection Agreements and GAP,” *Spot Delivery*, June 2023
- “Federal Bank Regulatory Agencies Issue Final Joint Guidance for Managing Third-Party Relationship Risks,” *Hudson Cook Insights*, June 2023
- “New California Law Impedes Creditors’ Ability to Offer Voluntary Protection Products to Military Servicemembers,” *Spot Delivery*, November 2022
- “States Are Joining the War on Voluntary Protection Products,” *Spot Delivery*, August 2022
- “Warranty Law Compliance Is Not Always as Easy as It Looks,” *Spot Delivery*, January/February 2022
- “GAP Refunds: Same Old Song and Dances,” *Spot Delivery*, April 2021
- “Voluntary Protection Products: A Matter of ‘Interest’ for State and Federal Regulators,” *Hudson Cook Insights*, *CCIA Star*, June 2021
- “GAP Refunds: What’s Old is New Again,” *Hudson Cook Insights*, March 2021
- “GAP Refunds: Same Old Song and Dance,” *The CCIA Star*, March 2021
- “Creditors Must Consider Impact of COVID-19 on Administration of Voluntary Protection Products,” *Hudson Cook Insights*, April 2020
- “COVID-19 Payment Accommodations from the Perspective of Voluntary Protection Product Providers,” *Hudson Cook Insights*, March 2020
- “State Legislators and Regulators Are Working to Fill the GAP,” *Spot Delivery*, August 2019
- “Warranty Repair Restrictions Are on the FTC’s Radar,” *Spot Delivery*, April 2019
- “Words (and Texts) Matter: When “As Is” Does Not Mean “As Is,”” *Spot Delivery*, January/February 2019
- “Voluntary Protection Product Refunds: The Buck Stops Where?,” *Hudson Cook Insights*, November 2018, co-authored with L. Jean Noonan
- “Attacks on Payday Lending: Ballot Initiatives, Legislation, and Attorney General Enforcement,” *Hudson Cook Insights*, November 2018, co-authored with Dailey Wilson
- “Revised Used Car Rule: The FTC Strikes Back,” *Spot Delivery*, August 2018
- “Wake Up and Review Your Warranty (Before the FTC Does),” *Spot Delivery*, May 2018
- “Questions about the Revised Used Car Rule: Dealers Asked, the FTC Answered,” *Spot Delivery*, October 2017

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- “Implied Warranty Disclaimers: When They Work and When They Don’t,” Hudson Cook *Insights*, May 2017
  - “South Dakota Adopts Limits on ‘All-In’ 36% Rate Cap,” Hudson Cook *Insights*, March 2017
  - “South Dakota Voters Approve 36% Rate Cap on Money Lender Licensees,” Hudson Cook *Insights*, November 2016