



Lindsay S. Oak

Associate



Lindsay Oak is an experienced legal counsel whose practice focuses on consumer lending. Having served in-house with one of the nation's largest full-service banking franchises, she understands the transactional, litigation and regulatory needs of banks and other financial service providers.

Navigating Consumer Financial Protection Bureau (CFPB) and Office of the Comptroller of Currency (OCC) rules and regulations, Lindsay ensures that her clients remain compliant within this continually-changing regulatory landscape. Specifically, Lindsay has experience with state and federal regulations related to mortgage banking and unsecured consumer lending, including the TILA-RESPA Integrated Disclosure Act (TRID), the Truth in Lending Act (TILA) and Regulation Z, the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA) and Regulation B, the Fair Debt Collections Practices Act (FDCPA), the Gramm-Leach-Bliley Act (GLBA), the Bank Secrecy Act (BSA) and the Anti-Money Laundering Act (AML). She has successfully advised clients on CFPB examinations and OCC rule implementation. She is also well-versed in flood, loan originator compensation, fair lending, privacy and data security, and guidelines from government-sponsored enterprises (GSEs), the Department of Housing and Urban Development (HUD), and the Department of Veterans Affairs.

Lindsay's past experience includes working as in-house counsel at The Huntington National Bank and Axxess Financial Services, Inc. She also worked with the Office of the Attorney General for the District of Columbia, serving within the civil litigation division, and at the World Bank.

CONTACT INFORMATION

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INDUSTRIES & PRACTICES

Banking & Financial Services
FinTech (Financial Technology)

Bar Admissions & Activities

- Admitted, State of Ohio
- Admitted, United States District Court, Southern District of Ohio
- Admitted, District of Columbia

Education

- Case Western Reserve University School of Law (J.D.), 2011; *Canada-United States Law Journal*; Executive Treasurer, Student Bar Association; Secretary Tribune, Delta Theta Phi Law Fraternity
- University of California, Berkeley (B.A. in Political Science), 2004

Awards & Recognition

- Recipient, Service Heart Volunteer Award, The Huntington National Bank, 2019



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- Recipient, Outstanding Performance Award, Axxess Financial Services, Inc., 2016

Professional & Community Activities

- Board Member, 1girl
- Volunteer Attorney, Legal Aid, Mt. Olivet Monthly Brief Advice Clinic
- Member, Women Lawyers of Franklin County
- Member, Women in Networking Group, Bricker & Eckler
- Co-Chair, Pro Bono Committee, The Huntington National Bank, 2018–2019
- Virtual Rider, Pelotonia, 2019
- Volunteer, YWCA Columbus Family Center, 2018
- Volunteer, Adopt-a-Classroom, Columbus City Schools, 2017