

# Whitney Nicholas

## Of Counsel

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Whitney Nicholas provides clients with regulatory compliance analysis of consumer financial services laws and regulations that impact their institutions. Whitney has experience advising on Consumer Financial Protection Bureau (CFPB) and National Credit Union Administration (NCUA) consumer and business lending regulations.

Prior to joining Foley, Whitney was Senior Federal Compliance Counsel at the Credit Union National Association, the leading national trade association for the credit union industry, where her work focused on regulatory compliance analysis of consumer financial services laws and regulations impacting credit unions.

She has substantial experience counseling financial institutions regarding compliance with federal and state consumer lending laws, including the Home Mortgage Disclosure Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Equal Credit Opportunity Act, and the Federal Credit Union Act.

She also has experience working with federal regulators such as CFPB and NCUA to formulate regulatory and legislative solutions to consumer lending regulations that impact financial institutions. Whitney is also a frequent speaker at industry conferences and events.

### Affiliations

- Former Consumer Finance Committee Chair, D.C. Bar
- Member, Women in Housing and Finance

### Practice Areas

- [Consumer Law, Finance & Class Action Group](#)
- [Litigation](#)

## Education

- University of Richmond School of Law (J.D., 2008)
- University of Virginia (B.A., 2002)

## Admissions

- Virginia
- Washington, D.C.