

# Joann Needleman

## Member

**Joann Needleman**, Leader of the firm's Consumer Financial Services Regulatory & Compliance group, serves as a navigator to her clients seeking advice and guidance in the complex regulatory environment facing the financial services industry. She provides counsel, consultation, and litigation services to a wide array of financial institutions, law firms, credit reporting agencies, as well as venture capital firms looking to invest in the fin-tech space. A former member of the Consumer Financial Protection Bureau's (CFPB) Consumer Advisory Board, Joann has been able to provide her clients with useful strategies in order to prepare for new areas of regulatory scrutiny. Often asked by clients to quickly assess a new policy statements or guidance issued by federal and state regulators, Joann is able to break down the issues and provide common sense solutions that ensure her clients' policies, procedures and business operations are fully compliant with current regulatory expectations.

Joann is the host of the podcast "Credit Ecosystem to Go: Curbside Thought Leadership for Financial Services." [Listen to recent episodes here.](#)

Joann is a member of Clark Hill's Cannabis Industry Financial Services Task Force working with owners, investors, lenders and financial-services providers in the cannabis industry to inform them of the enforcement priorities of federal agencies, including the U.S. Department of Justice and the Financial Crimes Enforcement Network (FinCEN). The Task Force is currently working on solutions to provide financial services and banking options to legitimate and licensed cannabis and related businesses.

Joann also has far reaching litigation experience in state and federal courts, successfully defending creditors against a variety of federal consumer protection claims including but not limited to the Fair Debt Collection Practices Act and Fair Credit Reporting Act, as well as state statutes.

Joann is frequently quoted in American Banker and the Wall Street Journal for her insight of the CFPB.

Joann is the immediate past President of the Board of Directors of the National Creditors Bar Association (NARCA).

### Presentations

- Speaker, "Why It Matters When You're 90 Days Late on A Payment," NPR Marketplace, February 12, 2020.
- Presenter, "Elephant in the Room: Breaking the Mold," Women Empowering Women Leadership Retreat, September 16, 2019.
- Speaker, "Technology Outpacing the Law? How State Regulators in Arizona use a 'Sandbox' to Encourage and Oversee Innovation," First Party Summit, June 2019.
- Speaker, "CFPB Debt Collection Rules Update," National Creditor's Bar Association, May 2019.
- Speaker, "The Importance of a General Counsel", Vertican Technologies vCon, November 2018.
- Presenter, "The New Regulatory Challenges Facing Small Business Lending: Navigating the New Frontier", The Alternative Finance Bar Association, August 2017.
- Presenter, "2017 Regulatory and Legal Update – Recent Cases (including ACA International v FCC), Impact of Change in Administration to Makeup and Policies of the FCC, CFPB Debt Collection Rulemaking, FTC," First Party Summit, Frisco, Texas, June 2017.
- Presenter, "Don't Pull That Credit Report So Fast – The New Pitfalls of Employee Background Checks," Delaware Valley Labor and Employment Law Conference, April 2017.
- Speaker, "Consumer Regulation Regime for 2017," Credit Union National Association (CUNA) Governmental Affairs Conference, Washington, DC, February 2017.
- Presenter, "The Impact of the CFPB on Small and Regional Banks from Lending to Recovery," Michigan Bankers Association 2016 Annual Convention, Grand Hotel on Mackinac Island, June 2016.
- Presenter, "Evolving Issues in Fair Debt Collection: FDCPA, TCPA and Beyond," Pennsylvania Bar Institute CLE, June 2016.
- Presenter, "Breakout: SBREFA, Its Impact on Rulemaking, and How You Should Be Involved," 4th Annual Inside ARM Larger Market Participant Summit, Washington, DC, April 2016.

### Webinars

- Panelist, "iA Round Robin: Email Communications", September 9, 2020.
- Panelist, "COVID, Cash Cannabis and Contactless", July 2020.



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### Education

J.D., Widener University School of Law, Wilmington, Delaware, 1994  
B.A., Temple University, Philadelphia, Pennsylvania, 1986

### State Bar Licenses

Pennsylvania  
New Jersey

### Court Admissions

U.S. District Ct., District of New Jersey  
U.S. District Ct., E.D. of Pennsylvania  
U.S. District Ct., M.D. of Pennsylvania  
U.S. District Ct., W.D. of Pennsylvania  
U.S. Court of Appeals, 3rd Circuit  
U.S. Supreme Court

- Panelist, "Understanding the OCC's 'Valid When Made' Rule, June 11, 2020.
- Panelist, "The Pros and Cons of Collectors Working from Home Permanently", June 3, 2020.
- Panelist, "ARM for the Future: A Compliant, Brand-Focused Digital Strategy for Tomorrow Webinar." PDCflow, June 18, 2020.
- "Your Website, Your New Normal - Building a Compliant and Effective Website for the ARM Industry in a Post-Pandemic World," Co-sponsored Webinar with Clark Hill, Parity, and Rhetorica, April 8, 2020.
- "The Future of the ARM Industry - What Will Be the New Normal in the Post-Pandemic World," Co-Sponsored Webinar with Clark Hill and Corporate Advisory Solutions, April 8, 2020.
- "Looking Ahead to the Final Rules: What the Comments Tell Us," Co-Sponsored Webinar with Clark Hill and Corporate Advisory Solutions, November 1, 2019.
- "Start Planning Now: Costs to Implement and Operate Under the CFPB Proposed Rulemaking" Webinar, July 2019.
- ["Insights From Capitol Hill: What's Next for the TCPA and CFPB,"](#) Webinar, November 2018.
- "Employee Background Checks," Clark Hill In-House Counsel Webinar, January 2017.
- "Alternative Lending: Regulatory Challenges Front and Center," Clark Hill Webinar, June 2016.
- "New Year - New CFPB Targets," Clark Hill Webinar, January 2016.
- "What You Need to Know About the CFPB and Why You Should Care," Clark Hill Webinar, July 2015.
- "Understanding the Guidance from the CFPB's Supervisory Highlights Report," Maurice & Needleman Webinar Series, 2014.

## Publications

- Quoted, "CFPB gets tough with debt collectors as it readies rule", American Bank, September 11, 2020.
- Quoted, "CFPB Ratifies Prior Actions; Enforcement Questions Remain," Inside Mortgage Finance, July 20, 2020.
- Quoted, "High Court Ruling Leaves CFPB Enforcement Actions in Doubt," Bloomberg Law, June 30, 2020.
- Quoted, "Supreme Court: CFPB Single-Director Structure Unconstitutional," Compliance Week, June 29, 2020.
- Abrigo, "Your Financial Institution Issued a PPP Loan – Now What?" April 15, 2020.
- Bloomberg Law, "Pressure Mounts to Protect Virus Stimulus From Debt Collectors," April 13, 2020
- Inside Mortgage Finance, "CFPB Employees to Telework Until April 3," March 20, 2020.
- Inside Mortgage Finance, "What Happens to CFPB CIDs Pending SCOTUS Decision?" February 3, 2020.
- Law360, "Cuomo Plan Would Reinforce NY's Financial Protection Role." January 10, 2020.
- Inside Mortgage Finance, "CFPB's 2020 Outlook: A Full Agenda Amid Uncertainty," January 6, 2020.
- Bloomberg Law, "Appeals Court Throws Wrench Into CFPB Debt Collection Rewrite," August 2019.
- The Legal Intelligencer, "Five Ideas That Can Solve the Cannabis Banking Problem," May 2019.
- Law360, "The OCC Jumps into the Sandbox," May 2019
- The Legal Intelligencer, ["Why Defining Success Is So Difficult for Women,"](#) October 2018.
- Law360, "Why CFPB Should Not Regulate the Practice of Law," July 2018.
- Law360, "NY Ruling Could Fuel Push To Turn CFPB Into Commission," June 2018.
- DRI, For the Defense, "If the CFPB Is Remiss, the Court Must Dismiss," by Joann Needleman, Jane Luxton, and Thomas Brooks, February 2018.
- Philadelphia Business Journal, "CFPB Leadership Squabble Has FinServ Companies Asking: Now What?"
- American Banker, "Radical Changes ahead for the CFPB after Cordray Departure," November 17, 2017.
- American Banker, "OCC-CFPB Spat Takes Interagency Discord to New Level," October 19, 2017.
- Law360, "If the CFPB is Remiss, The Court Must Dismiss," September 5, 2017.
- National Mortgage News, "Cheat Sheet: What Happens if CFPB's Cordray Leaves Early," August 7, 2017.
- Wall Street Journal, "Debt Collection next on CFPB's Agenda," July 26, 2017.
- SubPrime Financial News, "How Debt Collection Industry Scored Rare 'Victory'," June 14, 2017.
- Wall Street Journal, "Court Slams CFPB's Enforcement Strategy," March 28, 2017.
- Bloomberg BNA, "House GOP Report Says CFPB May Have Violated Law," January 19, 2017.

## Practices, Industries & Services

Administrative Law  
 Banking & Financial Services  
 Cannabis  
 Litigation  
 Regulatory Reform Resources

## Areas of Emphasis

Consumer Financial Services Regulatory & Compliance  
 Financial Services Litigation

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## Memberships

- National Association of Retail Collection Attorneys (President, 2013-2015; President Elect, 2012-2013; Secretary, 2006-2012; Board Member, 2006-present)
- Consumer Financial Protection Bureau Consumer Advisory Board
- American Bar Association, Business Law Section
- Pennsylvania Creditors Bar Association (Past President)
- Pennsylvania Bar Association
- Debt Buyers Association
- Forum for Executive Women
- Member, Legal Advisory Board, Consumer Relations Consortium, January 2020 – present
- Member, Emerging Markets Coalition Advisory Board, January 2020 – present

## Honors

- 2004-2006, 2010-2011, 2013-2019: Super Lawyers - Selected for inclusion in Pennsylvania's Super Lawyers & Rising Stars list.
- Named to Collection Advisor Magazine's 25 Most Influential Women in Collections
- 2019: National Creditors Bar Association (NCBA)'s Annual Donald Kramer Award

## Presentations

- WEBINAR: Employee Background Checks
- Alternative Lending: Regulatory Challenges Front and Center
- New Year – New CFPB Targets
- What You Need to Know About the Consumer Financial Protection Bureau (CFPB) and Why You Should Care
- Is the CFPB Targeting You?