



**John L. Culhane, Jr.**  
*Partner*

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PHILADELPHIA

- PRACTICE AREAS

Business and Finance, Consumer Financial Services, Consumer Financial Protection Bureau (CFPB), Higher Education, Mortgage Banking, Privacy and Data Security, TCPA, Marketplace Lending, Fair Lending

#### - BACKGROUND & EXPERIENCE

John L. Culhane, Jr., is known for his work advising on interstate direct and indirect consumer and residential mortgage loan and leasing programs, through both traditional brick-and-mortar facilities and e-commerce. Before joining Ballard Spahr, Mr. Culhane was associate counsel with Mellon Bank, N.A.; associate counsel with Bank of America NT&SA; and senior attorney (section chief) with the National Credit Union Administration, the federal agency regulating federal credit unions.

Mr. Culhane addresses issues involving licensing, advertising and marketing, application processing, privacy, disclosure, pricing, substantive terms, servicing, collection, portfolio sales, and securitization. His regulatory practice includes preparing clients for banking agency and CFPB compliance examinations and assisting in the defense of attorney general investigations and banking agency and CFPB enforcement actions. His clients have ranged from a multibillion-dollar bank holding company, to one of the nation's largest residential mortgage lenders, to a leading provider of financial institution forms and documentation. Mr. Culhane is a member of the firm's Fair Lending Task Force.

#### **Representative Matters**

- Counseled several regional banks on their suite of online deposit services
- Counseled various secured credit card issuers on their credit card programs, their online services, and the soliciting of deposits online
- Advised a major student lender on issues related to their student consumer financial services offerings, the online solicitation of deposits, and issues related to a sophisticated rewards program tied to the deposit accounts

#### - PROFESSIONAL HIGHLIGHTS

#### **Professional Activities**

American Bar Association, member, Credit Union Committee and Consumer Financial Services Committee; former Chair, Subcommittee on Fair Access to Services; former Chair, Task Force on Lender Liability Limitation Amendments to State Statutes of Fraud; former Editor, *Annual Survey of Consumer Financial Services Law*

Pennsylvania Bar Association

American College of Consumer Financial Services Lawyers, charter member

Conference on Consumer Finance Law

## **Recognition & Accomplishments**

*Chambers USA: America's Leading Lawyers for Business*, Financial Services Regulation: Consumer Finance, 2015-2017

Mr. Culhane is one of only two Pennsylvania lawyers elected as a charter member of the American College of Consumer Financial Services Lawyers.

## **Publications**

Mr. Culhane has published articles in *ABA Bank Compliance*, *BNA Lender Liability Report*, *The Business Lawyer*, *CFI Compliance News*, *CCFL Quarterly Report*, *Commercial Lending Review*, *HOUSELAW* and *Law360*. He recently updated the chapters "Open-End and Home Equity Line of Credit Disclosures" and "Billing Error Resolution" for the American Bar Association's publication *The Law of Truth in Lending*.

Co-author, "The Problem with the DOJ's Case against GFI Mortgage," *Law360*, April 10, 2012

## **Speaking Engagements**

Most recently, Mr. Culhane spoke on diversity and inclusion standards. In addition, he has spoken at seminars sponsored by:

American Banker

American Bar Association

American Conference Institute

American Institute of Banking (Central Pennsylvania Chapter)

Bank Marketing Association (Philadelphia Chapter)

California Bankers Association

Consumer Banking Association

Consumer Data Industry Association

Consumer Lending Society Insured Savings Institutions

Credit Union National Association

Delaware Valley Chapter #91 Institute of Financial Education

Financial Managers Society, Inc. (Philadelphia Chapter)

Infocast Inc.

International Institute for Business Education & Growth

Institute for International Research

Lorman Educational Services

National Association of Consumer Agency Administrators

National Council of Higher Education Resources

Pennsylvania Bankers Association

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Pennsylvania Institute of Certified Public Accountants (Greater Philadelphia Chapter)  
Practising Law Institute (PLI)  
Student Loan Servicing Alliance  
Source Media

**- EDUCATION**

University of Virginia School of Law (J.D. 1978)

University of Notre Dame (B.A. 1973, *magna cum laude*)

**- ADMISSIONS**

California

Pennsylvania

Virginia