

# BUCKLEY



## **Jonice Gray Tucker** **Partner**

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Jonice Gray Tucker is a partner in Buckley LLP's Washington, D.C., office and a member of the firm's partner Board. She represents corporate and individual clients in matters initiated by government regulators, as well as in private civil litigation and internal investigations. Ms. Tucker also counsels clients on compliance with consumer protection laws and supervision preparedness.

Ms. Tucker focuses a substantial portion of her practice on representations involving government examinations, investigations, and enforcement actions relating to banking, consumer finance, and consumer protection laws. She has been representing financial institutions in matters involving the Consumer Financial Protection Bureau (CFPB) since it was first established, having served as lead counsel in numerous investigations, enforcement actions, and supervisory matters. Beyond her CFPB work, Ms. Tucker frequently represents institutions in matters initiated by many other federal agencies, including the Department of Justice (DOJ), Department of Housing and Urban Development (HUD), Federal Trade Commission (FTC), Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), Federal Housing Finance Agency (FHFA), and Office of the Comptroller of the Currency (OCC), as well as state attorneys general and other state regulators such as the New York Department of Financial Services (NYDFS) and the California Department of Business Oversight (DBO).

She frequently handles matters involving:

- Allegations of unfair, deceptive, or abusive acts in violation of the Federal Trade Commission Act (UDAP, Section 5), the Consumer Financial Protection Act (UDAAP, Section 1036), and similar state laws
- Federal and state consumer protection laws, including the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FHA), the Real Estate Settlement Procedures Act (RESPA), the Truth in Lending Act (TILA), the

Fair Credit Reporting Act (FCRA), and the Fair Debt Collection Practices Act (FDCPA), among others

Ms. Tucker also has significant experience handling complex civil litigation involving financial institutions. These cases have included matters brought by private plaintiffs, as well as landmark cases brought by government entities.

Ms. Tucker's representations have included:

- Representing a large lender, with numerous affiliates performing related services, in parallel investigations by several federal government agencies and a large group of state attorneys general as well as concurrent supervisory activity
- Representing several lenders in escalated government supervisory activity alleging redlining, including matters which were closed without further action
- Representing numerous participants in the digital asset space, including those involved with cryptocurrencies, in connection with compliance management, regulatory advice, and investigation defense
- Representing solar finance companies in connection with regulatory matters, compliance management, and investigation defense
- Representing numerous participants in the credit bureau reporting industry in federal actions alleging UDAAP and FCRA violations
- Representing a major credit reporting bureau in a CFPB enforcement action alleging UDAAP and FCRA violations relating to educational credit score and negative option billing
- Representing numerous banks and nonbanks in CFPB investigations, enforcement action, and escalated supervisory matters alleging UDAAPs in the sale, marketing, and/or servicing of ancillary product
- Providing numerous FinTech companies with regulatory and compliance advice as well as investigation defense
- Representing student loan industry participants, playing varied roles in the industry, in investigations initiated by the CFPB and state regulators, including matters closed without further action
- Representing large financial institutions in internal investigations alleging, among other things, misconduct in connection with the performance of core job functions and other improprieties in the workplace (including kickbacks)
- Representing a top U.S. bank in precedent-setting lawsuits brought by municipalities, under the FHA, in the wake of the foreclosure crisis
- Representing a top U.S. bank in concurrent investigations and enforcement actions by the DOJ, the OCC, and the FRB related to allegations of

discriminatory mortgage lending practices

- Representing several bank and nonbank entities in concurrent investigations initiated by the FHFA related to the FHFA's investments in residential mortgage back securities
- Representing two large, nonbank mortgage servicers in landmark enforcement actions brought by the FTC
- Representing a large bank in connection with the settlement of a nationwide class action alleging mortgage fraud and predatory lending
- Representing a large bank in connection with a putative class alleging discrimination in connection with indirect auto lending
- Representing several nonbank servicers in consumer protection investigations and enforcement actions brought by state attorneys general, including multistate groups
- Assisting bank and nonbank finance companies with the development and/or enhancement of compliance management systems
- Providing fair and responsible banking advice to financial institutions of varying sizes, including conducting compliance management and fair lending risk assessments

Ms. Tucker has been recognized in *Chambers USA* as a leading lawyer in the area of Financial Services Regulation: Banking (Enforcement & Investigations), where she was described as "very knowledgeable in the area," "very defense-oriented in terms of thinking about the risks," "very well connected in the regulatory world," and "our go-to person for matters relating to the CFPB." She also has been recognized by *Best Lawyers* in the areas of Banking and Finance Law, in *Super Lawyers* in the areas of Banking, Consumer Law, and Civil Litigation Defense, and in *Legal 500* in Litigation. In 2018, Ms. Tucker was recognized by the Minority Corporate Counsel Association as one of a handful of top diverse rainmakers in the nation and by *Savoy* magazine as one of the country's Most Influential Black Lawyers.

Ms. Tucker has been featured in *Washingtonian* magazine's "Top Lawyers" issue in an article focusing on the path to partnership, a "Meet the Women Rainmakers" segment of *Law Practice Today*, and in *Law360's* "Rainmaker" series. She also was selected for *Legal Bisnow's* 2015 edition of "40 Top Lawyers Under 40." Ms. Tucker has published articles on a wide variety of legal issues impacting financial institutions, and is a frequent speaker on the industry, particularly on matters relating to government regulation, investigations, and enforcement activity.

Ms. Tucker is firmly committed to providing pro bono legal services to members of our community who cannot afford to pay for counsel. She has been recognized for her outstanding work in a pro bono capacity, including her work on a highly-publicized habeas corpus case, which led to the overturning of a wrongful criminal conviction in *Conley v. United States* (1st Cir.).

Ms. Tucker is active in the American Bar Association, where she is Chair of the Banking Law Committee, which has more than 2,000 members. She has served in leadership within the Consumer Financial Services Committee, and also serves on the Board of Regents of the American College of Consumer Financial Services Lawyers.

Ms. Tucker serves on the Executive Committee of the Board of Directors for the Legal Aid Society of D.C., and the Board of Trustees for the Washington Lawyers' Committee for Civil Rights and Urban Affairs. She also serves on the Board of Directors of the Kolar Charitable Foundation.

Prior to joining Buckley as a founding partner in 2009, Ms. Tucker practiced with the litigation group at Skadden Arps, where she specialized in Consumer Financial Services. Before entering private practice, she served as a law clerk to the Honorable Marvin J. Garbis of the U.S. District Court for the District of Maryland. Ms. Tucker holds a J.D. from Yale Law School and a B.A. from the University of Virginia (Phi Beta Kappa).

## **Education**

- J.D., Yale University, 2000
- B.A., University of Virginia, 1996 (Phi Beta Kappa)

## **Admissions**

- District of Columbia
- Maryland
- U.S. District Court, District of Columbia
- U.S. District Court, District of Maryland
- U.S. Court of Appeals for the First Circuit
- U.S. Court of Appeals for the Fourth Circuit

## **Government Service**

- Law Clerk, Hon. Marvin J. Garbis, U.S. District Court, District of Maryland

## **Practice Areas**

- Alternative Finance
- Appellate
- Class Actions
- Complex Civil Litigation
- Congressional Investigations
- Consumer Finance
- Consumer Financial Protection Bureau
- Credit, Debit & Prepaid Cards
- Enforcement Actions & Investigations
- Examinations
- Fair Lending
- Federal Trade Commission
- Fintech
- Mortgages
- State Attorneys General

- Student Lending
- Retail Banking
- Unfair, Deceptive, or Abusive Acts or Practices
- Vendor Management
- White Collar
- Workplace Cultural Compliance

## In The News

- Jonice Gray Tucker featured in Women in Housing & Finance “Spotlight” series (January 1, 2019) *Women in Housing & Finance*
- Jonice Gray Tucker interviewed for Dodd Frank Update article, “What truly is surprising about CFPB under Mulvaney?” (July 30, 2018) *Dodd Frank Update*
- Jonice Gray Tucker interviewed by Dodd Frank Update in “What states can, cannot do to supervise financial marketplace” (June 4, 2018) *Dodd Frank Update*
- Buckley Sandler Recognized by Chambers USA as an “Exceptional” Financial Services Regulation and White Collar Firm (August 28, 2017)
- Buckley Sandler’s Fundraising Efforts for Legal Aid Featured in the American Lawyer (August 3, 2017) *American Lawyer*
- Jonice Gray Tucker Quoted in Dodd Frank Update Article, “Panelists Discuss Opposition to CFPB, Dodd-Frank” (April 14, 2017) *Dodd Frank Update*
- Buckley Sandler Noted As "One of the Most Significant Consumer Finance and Banking Enforcement Firms in the US Market" By Chambers USA (May 27, 2016)
- 23 Buckley Sandler Attorneys Named To 2016 Washington, DC Super Lawyers and Rising Stars Lists (May 12, 2016)
- Buckley Sandler Hosts Eighth Annual Fair Lending Today Conference (March 14, 2016)
- Jonice Gray Tucker Quoted in National Law Journal Article, "Unsealing Ruling Reveals Test Over Secrecy of CFPB Investigations" (October 23, 2015)

## Articles

- "How FTC is stepping up its consumer protection efforts" by Jonice Gray Tucker, Amanda Lawrence, and Christopher Robins (Law360) (October 17, 2018) *Law360*
- "Will it be safe for fintechs to play in Arizona’s new regulatory sandbox?" by Jonice Gray Tucker and Christopher Robins (Payments & FinTech Lawyer) (August 16, 2018) *Payments & FinTech Lawyer*
- Special Alert: OCC Takes the Next Step Toward a Fintech National Bank Charter (December 13, 2016)
- Special Alert: Election Results - Preliminary Thoughts and Reactions (November 14, 2016) *Buckley Special Alert*
- Special Alert: CFPB Finalizes Amendments to Mortgage Servicing Rules (August 9, 2016) *Buckley Special Alert*
- What’s Driving Regulation of Auto Ancillary Products (May 2, 2016)

*Bloomberg BNA*

- All Student Loan Players Great and Small (February 25, 2016) *Law360*
- Consumer Financial Services Answer Book 2016 (October 27, 2015)  
*Practising Law Institute*
- Special Alert: CFPB Launches First Monthly Complaint Report Providing Snapshot of Consumer Trends (July 17, 2015) *Buckley Special Alert*
- Special Alert: CFPB States Supervisory Obligations Trump Nondisclosure Agreements (January 29, 2015) *Buckley Special Alert*