

Obrea Poindexter

Partner



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Financial Services Enforcement and Regulatory
Fintech and Payments
Blockchain Technology and Tokenization
Cyber/Data/Privacy
Technology
Retail and Consumer Products
Private Equity
CooleyREG

Obrea Poindexter is one of the most sought-after and highly regarded payments and lending lawyers in the financial services industry. Obrea specializes in financial services regulation, privacy and payments systems. She counsels clients on complex regulatory issues related to credit, debit and prepaid cards and emerging payment systems, such as mobile payment systems and person-to-person payments. Obrea is the go-to regulatory and transaction counsel for emerging companies and large financial institutions, retailers and technology companies, including institutions and companies with a focus on private equity. She is known for providing innovative solutions and value to her clients, who benefit from her strategic insights, deep financial services experience and understanding of the industry.

She regularly advises clients regarding compliance with federal and state payments and lending laws, including state licensing and registration, the Gramm-Leach-Bliley Act and the Fair Credit Reporting Act, and consumer lending issues under the CARD Act, the Truth in Lending Act and the Equal Credit Opportunity Act. Obrea counsels clients on debit cards, prepaid cards, electronic banking and payment system issues under the Electronic Fund Transfer Act (Regulation E) and the E-Sign Act.

Obrea is recommended by Chambers USA, where she has been lauded for her skill in the legislative and regulatory issues of consumer finance, and she is also listed in Chambers FinTech. She is the president of the American College of Consumer Financial Services and previously served as chair of the Privacy and Data Security and Truth in Lending subcommittees for the American Bar Association Consumer Financial Services Committee. In 2015, Obrea was named to Savoy Magazine's Most Influential Black Lawyers list and, in 2016, named the winner of the Client Choice Award for Banking in Washington, DC. She has been recognized by the National Law Journal as one of the top 75 Outstanding Women Lawyers and was shortlisted for Best Regulatory Lawyer of the Year by Women in Compliance 2015. In 2016, she was shortlisted for the Minority Lawyer of the Year award at the inaugural Chambers USA Diversity Awards.

Previously, Obrea served as a staff lawyer for five years at the Board of Governors of the Federal Reserve System in the Division of Consumer and Community Affairs. She focused on issues relating to electronic banking, privacy and consumer lending and leasing.

Education

Georgetown University Law Center JD, 1994

Howard University BA, 1990

Admissions & Credentials

District of Columbia

Rankings & Accolades

Chambers USA: Financial Services Regulation: Consumer Finance (Compliance) –
Nationwide (2020 – 2025)

Memberships & Affiliations

American Bar Association (ABA)

American College of Consumer Financial Services Lawyers, President