Emilia R. Rubin

Senior Associate

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Industries

Finance

Manufacturing

Regional & Community Banks

Supply Chain

Practice Areas

Commercial Finance

Consumer Financial Services & Protection

Data, Digital Assets & Technology

Digital Assets

Bar Memberships

California

Illinois

Ohio

Emilia advises financial services clients regarding compliance with state and federal laws governing sales finance, consumer and commercial lending, FinTech companies, automotive finance, and debt servicing and collections.

Emilia leverages her diverse experience to help clients identify their unique compliance needs, navigate regulatory scrutiny, and identify and mitigate risk. Emilia has experience handling CFPB and state supervisory examinations and investigations, requests for information, and civil investigative demands, and regularly counsels businesses on a broad range of state and federal consumer protection laws, including the Fair Debt Collection Practices Act (FDCPA), the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), Unfair, Deceptive, or Abusive Acts or Practices (UDAAP), and the Fair Credit Reporting Act (FCRA). She also assists clients in identifying and obtaining the necessary state licenses and registrations applicable to their business model.

Prior to joining Frost Brown Todd, Emilia was an associate at a Chicago-based law firm in their Consumer Financial Services Regulatory and Compliance practice group. She previously practiced at a boutique firm in California, where she litigated civil disputes and represented several clients in matters before the Securities and Exchange Commission (SEC) and Financial Industry Regulatory Authority (FINRA). Emilia began her legal career at a San Francisco-based FinTech company where she advised the business on regulatory compliance related to complex securities, consumer services and protections, and licensing, while also supporting its Bank Secrecy Act and Anti-Money Laundering program and internal and external audits.

During law school, Emilia interned at the SEC Office of Compliance, Inspections, and Examinations, assisting with the examination of registered investment advisors. Emilia also served as editor-in-chief of the Hastings Science & Technology Law Journal.

Other Info About Emilia

Education

University of California College of Law San Francisco, J.D., 2019, *cum laude*

University of California Santa Barbara, B.A., Political Science, 2015; B.A., Environmental Studies, 2015

Recognition

CALI Excellence for the Future Awards in: Consumer Finance and Bankruptcy; Corporate Finance; and Mergers and Acquisitions

Professional Affiliations

American Bar Association Consumer Financial Services Committee Young Lawyer Liaison, Webinars and Roundtables Subcommittee

Major Publications

"The Heavy Burden of a Lighter Touch Framework: The Inadequacy of Antitrust as a Substitute for Net Neutrality Laws," 10 HAST. SCI. & TECH. L.J. 229 (2019)

Featured Articles

Money Matters Roundup | September 2026

Money Matters Roundup | August 2026

Money Matters Roundup | July 2026

Inside the Vault: An Overview of the Federal Reserve and Strategic Considerations for Lenders and Issuers

Letters of Credit: A Strategic Tool for Community and Regional Banks

[Shadow Banking and Private Credit: What It Is, Why It's Used, and Why It's in the News]

[Lessons and Takeaways from Recent FDIC Enforcement Actions]

[Bill Introduced to Increase Reporting Thresholds Under the Bank Secrecy Act]

[FDIC Modifies Its Examination Manual to Remove Disparate Impact Liability, in Line with Recent Executive Order]

[Texas Court Vacates CFPB's Medical Debt Rule: Lender and CRA Takeaways]

[The State of the CFPB Amid Reduction in Force Litigation]

[Trump's New Executive Order Targeting Disparate Impact Liability May Target Fair Lending as Well]

[Making Sense of Small Biz Fair Lending Compliance]

[Approaching Deadlines for Compliance with Rule 1071 Fair Lending Requirements and Challenges to Enforcement]

[New Year, New Credit Score? CFPB Issues Contested Final Rule for Credit Reporting on Medical Debt]