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Press Releases

Authors:

Lindsay S. Oak

Frost Brown Todd Expands Columbus Office with Addition of Consumer Finance Partner Lindsay Oak

Frost Brown Todd (FBT) has added consumer finance attorney Lindsay Oak as a Partner in the Business Department's Commercial Finance Practice Group in Columbus, Ohio.

Oak specializes in consumer financial services, including banking and credit union law, consumer and mortgage lending, licensing, money transmission, and payment systems. Her practice also focuses on working with fintech providers to integrate technology with traditional banking and lending products. Earlier in her career, Oak served as in-house counsel at The Huntington National Bank, one of the nation's largest full-service banking franchises.

"Lindsay's extensive in-house counsel experience gives her unique perspective not only on clients' regulatory risks and compliance priorities, but also how to align their legal needs with business goals," said Timothy Wieher, who leads FBT's Consumer Finance Practice Group in Columbus. "She will be an invaluable resource as we continue to navigate today's complex and fast-evolving compliance challenges."

Oak helps navigate a variety of consumer financial services and regulatory matters for banks, mortgage lenders, credit unions, installment lenders, fintech providers, money transmitters, and commercial lenders. She has broad experience advising on a broad range of federal and state laws regarding mortgage and consumer lending, including the Truth in Lending Act, Equal Credit Opportunity Act, the Real Estate Settlement Procedures Act (RESPA), Fair Credit Reporting Act, SAFE Act, Fair Debt Collection Practices Act, and the Gramm-Leach-Bliley Act..

She has successfully defended clients in CFPB enforcement actions and examinations, HUD investigations, and state mortgage and money transmitter licensing enforcement actions. She also advises mortgage clients on fair lending matters, including redlining and appraisal discrimination risk, and assesses clients' mortgage lending

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data to help strengthen their fair lending programs.

“Frost Brown Todd has a strong national platform and an exceptional consumer finance team in Ohio and beyond,” said Oak. “Regulatory compliance remains a pervasive challenge for businesses, especially as technology rapidly continues to advance, and states have heightened their regulatory scrutiny and licensing requirements. Navigating this landscape demands innovation and unwavering vigilance and adaptability. I’m excited to join the firm’s powerhouse financial services team to help clients stay at the forefront of these challenges.”

Oak earned her bachelor’s degree from the University of California, Berkeley and her Juris Doctor from Case Western Reserve University School of Law. She previously served as an executive board member for 1girl, a nonprofit that helps middle school girls develop leadership skills they need to be successful.

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