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Attorney - Consumer Banking

Wilmington, DE; BOSTON, MA; New York, NY; Charlotte, NC; - United States

Job number: 1500014992

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Job description

Enterprise Description:

Provides general legal counsel to the consumer banking businesses, as well as specific advice on products, services and certain legal actions. Reviews legal contracts and documents. Directly, or through staff, conducts legal research. May represent the bank in legal actions. Individuals in this position typically have a minimum of five years of experience since admission to the Bar.

Specific Responsibilities:

Provides general legal support and counsel to the bank's consumer credit card organization, as well as to other areas within the bank that interface with the consumer credit card product.

Responsibilities include:

- Developing an in-depth knowledge of consumer regulations and applicable laws, including B, E, Z, FCRA, the CARD Act, UDAAP, SCRA, MLA, ADA;
- Developing an understanding of the bank's card systems (internal and vendor-supplied), and relating those operational needs to the regulations;
- Provide guidance on projects related to the enhancement and ongoing support of consumer credit cards;
- Consult with compliance and operational risk partners on credit card matters;
- Collaborate with legal partners supporting consumer banking;
- Advise business clients on communications, resolution of customer complaints, disputes, and litigation matters;
- Review, evaluate, comment on, and advise the bank on proposed and final federal regulations and state law issues;
- Stay abreast of legal and regulatory developments impacting consumer credit cards.

This position is posted as a more senior position but is flexible to be filled as a lower level position if the posted qualifications are met by a strong lower level applicant.

Qualifications

Required:

- JD with a minimum of 2-5 years experience
- Must be admitted to a state bar; active and in good standing
- Excellent written and oral communication skills
- Strong interpersonal skills

Desired:

- Experience with a financial institution as a client is desirable
- Client is primarily located in Wilmington, Delaware which is preferred location

Posting Date: 03/19/2015

Location: US-DE-Wilmington, US-MA-BOSTON, US-NY-New York, US-NC-Charlotte

Travel: Yes, 5 % of the Time

Full / Part-time: Fulltime

Hours Per Week: 40.00

Shift: 1st Shift