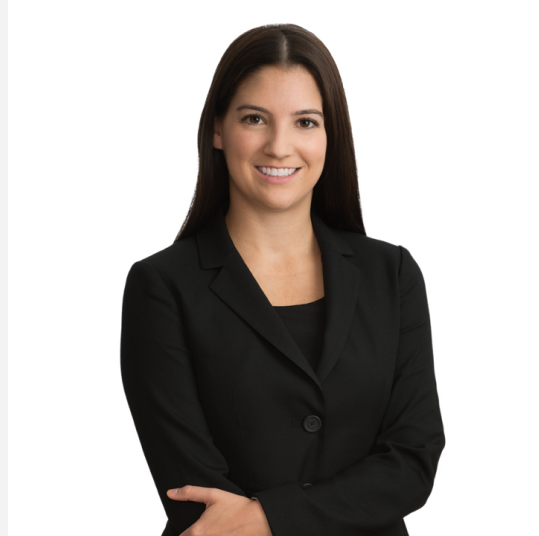


Louise Bowes Marencik | Associate
Financial Institutions Litigation and
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Louise is a trusted adviser to FinTech innovators, nonbank lenders, traditional financial institutions, and gaming industry clients navigating the highly technical and rapidly changing landscapes of consumer financial services and gaming law. Whether guiding startups through the intricacies of state and federal regulations, assisting established banks with multi-state expansion, or advising clients on cutting-edge issues like credit card surcharging, earned wage access products, or gaming licensing, Louise delivers practical, business-focused solutions that help clients to operate with confidence in highly regulated environments.

FinTech and Nonbank Lending Regulatory Compliance and Licensing

Louise has significant experience guiding FinTech companies and other nonbank financial services providers through the complex landscape of consumer financial services regulations and privacy requirements, including helping clients understand and comply with a wide range of federal and state consumer financial services laws.

Louise has also assisted new and existing entrants into the consumer financial services industry with the procurement and maintenance of required state licenses, including licenses for consumer or commercial lending, brokering, servicing, and debt collection. She has also guided clients through regulatory examinations and inquiries.

Gaming Industry Regulatory Compliance and Licensing

Louise’s practice also includes helping clients navigate the complex regulatory framework of the gaming industry, with particular emphasis on licensing matters. She advises a broad range of gaming industry clients, including internet gaming

operators, sports betting companies, and gaming-related vendors.

Credit Card Surcharge Guidance and Implementation

Louise is also well-versed in the recent evolution of various state laws regarding credit card surcharging and the interrelationship between these laws and credit card company “merchant rules” regarding surcharging practices. She regularly advises a diverse range of clients—including retailers, service providers, and e-commerce businesses—on the practical implementation of surcharging in both consumer-facing and business-to-business transactions. Her experience includes both traditional brick-and-mortar settings and online payment platforms, as well as the unique considerations that arise when surcharging is facilitated through third-party payment processors.

Banks and Other Financial Institutions

Louise also has experience representing both national and state-chartered banks, and has helped clients obtain regulatory approval to open new bank branches and representative offices in other states. This work includes preparing and submitting detailed applications to both state and federal banking regulators, coordinating responses to regulatory inquiries, and advising on compliance with interstate banking laws and regulations.

Mortgage Servicing and Contractual Disputes

Louise has over a decade of experience representing mortgage servicers in connection with consumer complaints, loss mitigation issues, title insurance claims, and other title curative matters, including resolution of complicated situations involving fraud and identity theft. Louise has also represented consumer financial services clients in connection with repurchase and indemnification demands, and other types of contractual disputes.

While in law school, Louise served as a research editor for the *University of Pittsburgh Law Review*. She is a member of the Order of the Coif.

Outside The Firm

Louise enjoys skiing, yoga, and gluten-free baking. On the weekends, you can find her spending time with her family, exploring the city, or relaxing at the beach.

Select Engagements

E-Commerce

- Advised online merchants regarding state regulations regarding credit card surcharges and compliance with credit card company requirements.
- Advised online merchants regarding compliance with NACHA Rules and

Regulation E and drafted website Payment Terms & Conditions and other online policies

Privacy of Consumer Financial Information

- Advised various types of financial institutions regarding compliance with Gramm-Leach-Bliley Act and similar state statutes, and drafted relevant privacy notices.

Bank and Credit Union Regulatory Practice

- Represented state-chartered bank in connection with out-of-state bank branch applications to state regulators and Federal Reserve Board.
- Represented state-chartered credit union in connection with regulatory exam and related compliance issues.

State Licensure Issues

- Advised FinTech personal finance company in connection with acquisition of online data-driven financial advice platform and change of control issues related to state licenses.
- Represented non-bank mortgage lender in connection with change of control of state mortgage lending licenses in connection with acquisition of lender.

FinTech/PropTech

- Advised online financial wellness company in connection with Earned Wage Access program and negotiation of Amendment to Master Services Agreement with third-party payment processor.
- Advised PropTech company in connection with all legal aspects of home co-ownership program, including transaction documentation and disclosures, state and federal debt collection issues, and state foreclosure rescue laws.

Mortgage Servicing Regulatory Practice

- Represented mortgage servicer in connection with dispute with title insurance company involving thousands of unrecorded mortgages and successfully demanded recordation of all mortgages and resolution of all related title issues.
- Represented bank and non-bank mortgage servicers in connection with thousands of regulatory complaints including Consumer Financial Protection Bureau complaints, complaints to state regulators and Notices of Error/Requests for Information under Regulation X.
- Represented lenders and servicers in connection with numerous loan repurchase and indemnification demands.

Admissions

- Pennsylvania
- New Jersey
- U.S. District Court - New Jersey

Memberships

- Philadelphia Bar Association
- New Jersey State Bar Association

Education

- Skidmore College, BA, cum laude
- University of Pittsburgh School of Law, JD, cum laude

Recognitions

2023–2025, Ones to Watch, Financial Services Regulation Law, listed in *Best Lawyers in America*©

Professional Activities

Louise regularly represents clients in connection with divorce matters as a volunteer for the Philadelphia Volunteers for the Indigent Program, and has also volunteered with the Senior Law Center, Lawyers' Committee Election Protection Hotline, and the Transgender Legal Defense & Education Fund Name Change Project.

Louise received Blank Rome's Pro Bono Hero Award in 2023.