

Erin Bryan

Partner

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Erin advises financial institutions and lenders on regulatory compliance and enforcement response so they can navigate an evolving legal landscape with clarity and confidence.

Erin chairs Dorsey's Consumer Financial Services practice and is a member of the Firm's Finance & Restructuring Practice Group. She draws on prior in-house experience at one of the nation's largest banks to give clients a 360-degree view of their challenges — a view shaped by law firm, in-house, and public service settings. That perspective allows her to identify practical solutions that align with her clients' business objectives rather than simply reciting legal requirements.

Erin's regulatory and compliance practice covers anti-money laundering and the Bank Secrecy Act, buy now pay later products, credit reporting, debt collection and default servicing, consumer loan origination and servicing, digital assets, the Dodd-Frank Act and consumer protection laws, earned wage access products, electronic banking and payments, enterprise risk management, fair lending, financial technology, government examination and supervision, licensing, mortgage origination and servicing, financial privacy, and remediation.

Erin has served as lead counsel on regulatory and government inquiries into consumer bankruptcy servicing practices and provided critical legal support in connection with resolution of consent orders with the Office of the Comptroller of the Currency and the Federal Reserve. She has also managed a national privacy remediation matter.

Leading publications seek Erin's analysis of the impact of new laws and regulations on the financial services industry. She speaks regularly to national industry and legal audiences on emerging issues facing financial institutions and shares her views through Dorsey podcasts, blogs, and e-newsletters.

Erin also serves as Dorsey's Co-Pro Bono Partner, supporting the Firm's commitment to providing quality legal services to those most in need.

Education

- University of St. Thomas School of Law (J.D., 2007)
 - *cum laude*, Presidential Scholar, Luann Dummer Fellowship
- University of St. Thomas (The Leadership and Management Program, Executive Education, 2016)
- Lawrence University (B.A., 2004)
 - *cum laude*, Otho Pearre Fairfield Prize

Bar Admissions

- Minnesota

Select Experience

Compliance, Regulatory Enforcement, and Consent Order Resolution

- Oversaw the development of national compliance surveys and operational guidance concerning commercial and consumer lending licenses (including mortgage lending licenses), money transmitter licenses, limits on fees and interest, consumer disclosures, debt collection, bankruptcy servicing and credit card surcharges, among other subjects.
- Served as lead counsel to national earned wage access providers in connection with CFPB investigation and state attorney general inquiries.
- Served as lead counsel to national non-bank lenders in connection with obtaining lending licenses across the United States.
- Served as lead counsel to national non-bank lenders in response to state regulatory inquiries.

Professional Affiliations

- Turnaround Management Association (TMA) Minnesota Chapter, Board Member and Chair of Network of Women Committee
- American Bar Association, Banking Law Committee and Consumer Financial Services Committee Member; previously served on leadership of the Banking Law Committee (Bankruptcy and Workouts Subcommittee, Lending Subcommittee, and Financial Products and Services Subcommittee)
- The Fund for Legal Aid, Board Member
- International Women's Insolvency & Restructuring Confederation- Minnesota Chapter, Member
- Workout Professionals, Member
- Volunteer Lawyers Network's Housing Court Project and LGBTQ Clinic, Pro Bono Volunteer
- Minnesota Lavender Bar Association, Member and Former Chair
- Mitchell Hamline School of Law, Former Adjunct Professor (Bankruptcy)
- Minnesota Women Lawyers, Member
- Bankruptcy Practice Committee, United States Bankruptcy Court for the District of Minnesota, Former Member
- Housing Justice Center, Former Board Member
- Northeast Minneapolis Arts Association, Former Board Member
- Minnesota State Bar Association Women in the Legal Profession Committee, Former Co-Chair

Court Admissions

- U.S. District Court for the District of Minnesota

Clerkships

- U.S. Bankruptcy Court for the District of Minnesota, United States Bankruptcy Appellate Panel for the Eighth Circuit, Honorable Robert J. Kressel, 2008–2011

Accolades

- *Best Lawyers in America*®
 - Banking and Finance, 2026-2027
 - Financial Services Litigation, 2026-2027
- *Minnesota Lawyer*, Legal 250, 2026
- American Bar Association, Banking Law Committee Leadership, 2021-2026
- *Best Lawyers*® *Ones to Watch in America*, Banking and Finance Law, Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law, 2023-2025
- Consistently providing pro bono legal assistance to those in need through Dorsey's Pro Bono program
- Dorsey & Whitney – Scales of Justice Team Award (Heritage Park HOA Team), 2025
- *Minnesota Monthly*, Top Lawyer in Banking & Financial Service Law, 2024
- MSBA, North Star Lawyer, 2012-2013, 2017-2023, 2025
- Contributed more than 50 Diversity hours, 2020-2023
- *Minnesota Super Lawyers*® Women's Edition, "Rising Stars," 2022
- *Minnesota Super Lawyers*®, "Rising Stars," 2022
- *Minnesota Lawyer*, Diversity & Inclusion Honoree, 2022
- Twin Cities Diversity in Practice, Minnesota Racial Equity Challenge Certification, 2021
- American Bar Association, Business Law Fellow, 2019-2021
- Minnesota Supreme Court, Outstanding Pro Bono Service, 2019
- The National LGBT Bar Association, 40 Best LGBT Attorneys Under 40, 2017
- *Minnesota Lawyer*, Up & Coming Attorney, 2014

Legal Writings

Insights

September 30, 2026

Foreign Companies Doing Business in the United States: What the Corporate Transparency Act Still Requires and How to Minimize U.S. Beneficial Ownership Reporting

August 27, 2026

FinCEN Permanently Ends CTA Beneficial Ownership Reporting Requirements for U.S. Persons and U.S. Entities

January 22, 2026

Responding to the CFPB's Proposal to Eliminate Disparate Impact and Related Fair Lending Protections of Regulation B

July 8, 2025

Investment Adviser Compliance with FinCEN's AML/CFT Rule

April 3, 2025

Partner Erin Bryan to CNBC: 'This Waters Down the Rule' in Response to FinCEN Scrapping CTA Compliance

March 24, 2025

FinCEN Eliminates CTA Compliance for U.S. Corporate Entities and U.S. Persons – Limiting Compliance to Foreign Reporting Companies

March 4, 2025

U.S. Treasury Abandons the CTA For All Entities Except “Foreign Reporting Companies”

February 28, 2025

FinCEN Halts Enforcement of CTA (again!) – A Promised Future Rulemaking Will Reset Compliance Obligations

February 19, 2025

FinCEN Confirms New CTA Filing Deadline - But Congress Looks to Push Deadlines For Some Reporting Entities to 2026

February 14, 2025

Predictions for the Federal Financial Service Agencies—Slow Down and Wait

February 11, 2025

U.S. Government Appeals CTA Injunction – But Changes to Reporting Requirements May Be On The Horizon

January 24, 2025

SCOTUS Overturns One CTA Nationwide Injunction – but Reporting Requirements Still Paused...

December 30, 2024

CTA Compliance Paused Yet Again – Federal Appeals Court Reinstates Temporary Nationwide Injunction

December 24, 2024

FinCEN Sets Revised CTA Filing Deadlines After Federal Appeals Court Overrules Temporary Nationwide Injunction

December 9, 2024

FinCEN Responds to Temporary Injunction Halting Enforcement of the Corporate Transparency Act