



Caroline K. Eisner

Counsel

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Related Services

Financial Services & Products ■ Consumer Financial Services ■ Corporate & Finance ■ Bank Regulatory
■ Blockchain & Digital Assets

Caroline Eisner is counsel in the Financial Services & Products Group. She focuses her practice on regulatory and enforcement matters, which include issues involving the Community Reinvestment Act (CRA), Fair Housing Act (FHA), and Equal Credit Opportunity Act (ECOA). She advises clients on responding to allegations of discriminatory or unfair lending practices, including redlining and reverse redlining, and assists clients to design and implement preventative and detective controls to help avoid such claims. She is a frequent speaker and author on CRA issues with a particular emphasis on the current efforts at modernization and how clients can plan for the changes.

Caroline has represented clients in matters before the Department of Justice (DOJ), Consumer Financial Protection Bureau (CFPB), Federal Reserve Board, Office of the Comptroller of the Currency (OCC), Federal Deposit Insurance Corporation (FDIC), and state attorneys general.

Caroline received her J.D. from Columbia University, where she was a Harlan Fiske Stone Scholar and served as executive managing editor of the *Columbia Law Review*. She received her B.A., magna cum laude, from the University of Pennsylvania.

Representative Experience

- Played a leading role in formulating the banking industry's position on CRA modernization by coordinating and preparing the response of a leading national trade association.
- Counseled dozens of banks with examination preparation, self-assessments, and responses to federal and state regulators examinations and investigations.
- Advised FinTech companies on the application of CRA and fair lending laws.
- Conducted a self-assessment for a state-chartered bank's board of directors concerning proper corporate governance.
- Represented a mortgage servicer in CFPB and state attorneys general investigations, focusing on mortgage servicing and mortgage securitization issues.
- Represented a mortgage lender in an FHA lawsuit, resulting in an early, pre-discovery settlement.

Publications & Presentations

Publications

- “Consumer Financial Protection Bureau Signals Stricter Enforcement of ‘Unfair’ Banking Fees,” *The Journal of Federal Agency Action*, Vol. 1, No. 2, March-April 2023.
- “When Criminal Juries Disagree, but Someone Goes to Prison Anyway,” *Bloomberg Law*, December 27, 2019.
- “What Commenters Have to Say About Proposed CRA Updates,” *Law360*, April 8, 2019.
- “Banks Looking for Common Ground on CRA Modernization,” *Banking Exchange*, March 24, 2019.
- “Coercive Process for Material Witnesses Needs Reform,” *Law360*, March 24, 2019.
- “OCC Improves but Unlevels CRA Ratings,” *Banking Exchange*, November 3, 2017.

Presentations

- “CRA Modernization and the OCC Final Rule,” Consumer Bankers Association Live, webinar, September 30, 2020.

Education

- Columbia University (J.D., 2011)
- University of Pennsylvania (B.A., 2005)

Admitted to Practice

- New York