

Max Earp-Thomas

ASSOCIATE

LOS ANGELES, CA*

PHONE: 213.337.6550

PHONE: 213.337.6586

EMAIL: MAX.EARPTHOMAS@HUSCHBLACKWELL.COM

OVERVIEW

Max advises banks, fintechs, credit unions, digital asset companies, and other financial services providers to mitigate regulatory and enforcement risk.

His practice focuses on consumer finance regulation, advising clients on new product development, licensing and multistate expansion, marketing and servicing, and the structuring of consumer and B2B financial products and services. He advises on a range of federal consumer financial laws and regulations, including the Electronic Fund Transfer Act (EFTA) and Regulation E, Truth in Lending Act (TILA) and Regulation Z, Fair Credit Reporting Act (FCRA), prohibitions against unfair, deceptive, or abusive acts or practices (UDAAP), and Bank Secrecy Act (BSA) and anti-money laundering (AML) requirements. He helps clients refine business models and product offerings to address regulatory requirements and reduce risk under state and federal law.

His experience spans digital asset and crypto products, credit cards, mortgage lending, lender-placed insurance, solar lending, lead generation, payday lending, and other forms of credit. Max also drafts and negotiates commercial agreements for bank-fintech partnerships and other financing arrangements, as well as compliance policies and internal procedures.

A strong understanding of blockchain technology and the cryptocurrency space complements this experience and allows Max to quickly assess the regulatory considerations of financial products incorporating these technologies.

Industry

Financial Services & Capital Markets

Services

Banking & Finance

Consumer Financial Services

Credit Unions

Crypto, Digital Assets, & Blockchain

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Max counsels clients responding to regulatory inquiries, including subpoenas, civil investigative demands, and examinations by federal and state regulators. Across these matters, he helps clients assess their obligations, develop an effective response, and address regulatory issues while keeping their businesses moving forward.

Clients and colleagues appreciate his ability to organize and distill complex concepts and structures with clarity and precision. He takes a thoughtful, detail-oriented approach to his work, with a focus on delivering client-ready solutions.

Education

- J.D., University of California, Irvine School of Law
 - Business Law Society, President
 - Public Law Center, Law Clerk
- B.A., Wabash College
 - *magna cum laude*
 - Spanish

Admissions

- California

Community Leadership

Max is deeply committed to pro bono work. He represented a family from Mexico seeking political asylum after fleeing cartel persecution, working alongside a team of attorneys on the case. Much of his pro bono work has focused on this matter, and for two consecutive years, he recorded more pro bono hours than any other associate at a previous firm.

*Max works remotely. Contact Max via email or phone for in-person/virtual meetings. Use the Los Angeles office address for mail/deliveries only.