

# Erin Bryan

## Partner

[bryan.erin@dorsey.com](mailto:bryan.erin@dorsey.com)

Minneapolis – 612.492.6931



Erin delivers innovative regulatory, compliance, and default solutions to the financial services industry, and excels at providing candid, plain language advice on thorny legal and regulatory issues.

Erin leverages her prior in-house experience with one of the nation's largest banks to skillfully guide clients in the financial services industry through the continually evolving web of U.S. legal and regulatory requirements.

Erin serves as Chair of the firm's Consumer Financial Services Group and is a member of the firm's Finance & Restructuring Practice Group. Her analysis of the impact of new laws and regulations on the financial services industry is sought by leading publications. She frequently speaks to national industry and legal audiences regarding emerging issues facing financial institutions. Her expertise is widely shared on Dorsey podcasts, blogs and e-newsletters as well.

Erin's broad and deep experience with regulatory enforcement, litigation, transactions, and compliance across law firm, in-house, and public service settings gives her a 360-degree view of her clients' challenges and exceptional insight to identify practical solutions that optimally align with their business objectives.

Erin's regulatory and compliance practice includes:

- Anti-money laundering, including the Bank Secrecy Act
- Buy now, pay later (BNPL) products
- Credit reporting, collections, and default servicing
- Consumer loan origination and servicing
- 

## 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

Digital assets

- 
- The Dodd-Frank Act and consumer protection laws
- 
- Earned wage access (EWA) products
- 
- Electronic banking and payments
- 
- Enterprise risk management
- 
- Fair lending
- 
- Financial technology
- 
- Government examination, supervision, enforcement, and licensure
- 
- Mortgage origination, servicing, and portfolio sales
- 
- Privacy
- 
- Remediation

Her default and bankruptcy practice includes:

- Bankruptcy litigation
- 
- Consumer bankruptcy compliance
- 
- Lien enforcement and secured creditor remedies
- 
- Receiverships
- 
- Out-of-court commercial workouts

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.

## Select Experience

### Commercial Bankruptcy and Restructuring Experience:

- Lead associate in representation of lender and agent in connection with restructuring and prepackaged bankruptcy of public company.
- Lead associate in representation of continuing care retirement community debtor in prepackaged chapter 11 proceeding that restructured over \$60 million in debt (including \$41 million in refinanced bond debt).
- Lead associate in representation of indenture trustee as petitioning creditor in involuntary chapter 11 bankruptcy proceeding of correctional facility owner leading to restructuring of \$55 million in bond debt.
- Lead associate in numerous matters involving representation of creditors with respect to commercial collections, bankruptcy proceedings, claims, executory contracts,

preference defense, and fraudulent transfer defense.

## Court Admissions

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

## Professional Affiliations

- Turnaround Management Association (TMA) Minnesota Chapter, Board Member and Chair of Network of Women Committee
- American Bar Association, Banking Law Committee and Business Law Section Member; Chair of Lending 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

## 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, Financial Services Litigation, 2026
- *Minnesota Lawyer*, Legal 250, 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-Present
- 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

## Additional Information

- The Basics of Representing Creditors in Bankruptcy Cases, Debtor-Creditor Handbook (MinnCLE 2012, 2014, & 2016).
- Ethical/Practice Expectations, Bankruptcy Deskbook (MinnCLE 2012, 2014, & 2016).
- Review in Bankruptcy Cases, Eighth Circuit Appellate Practice Manual (MinnCLE 2010 & 2013).

## Select Presentations

- Speaker/Panelist, "Leadership at Your Best," University of St. Thomas School of Law Alumnae Panel (November 2017).
- Speaker/Co-Presenter, "What's Next: What are the New Legislative, Regulatory, and Enforcement Directions Under the Trump Administration?," Representing Community Banks in Minnesota (October 2017).
- Speaker/Presenter, "The Role of In-House Counsel in Identifying and Escalating Risks," The National LGBT Bar Association Corporate Counsel Institute (August 2017).
- Speaker/Panelist, "Where Do We Go From Here? Leading Lawyers Through the Next Four Years," MWL Conference for Women in the Law (April 2017).
- Speaker/Panelist, "CFPB Mortgage Servicing Rules Panel," NACTT Mortgage Committee (February 2017).
- Speaker/Panelist, "Consumer Bankruptcy Issues," The Rapidly Changing World of Consumer Banking Regulations (October 2016).
- Speaker/Panelist, "Diverse Law Clerk and Former Law Clerk Panel," Strengthening the Pipeline: Importance of Judicial Clerkships (February 2016).
- Speaker/Panelist, "In-House and Out: LGBT Attorney Roundtable," Minnesota Lavender Bar Association Conference (January 2015).
- Speaker/Panelist, "Business Bankruptcy Roundtable: Liquidating Plans, Chapter 7, Structured Dismissals? What to do Next in Chapter 11 Cases," Bankruptcy Institute (October 2014).
- Speaker/Panelist, "Workouts, Receiverships, and Bankruptcy," Debtor and Creditor Seminar (July 2014).
- Speaker/Panelist, "What Every Lawyer Should Know about Bankruptcy," Dorsey & Whitney LLP (June 2014).
- Speaker/Co-Presenter, "The New (and Improved?) Uniform Fraudulent Transfer Act," Dorsey & Whitney LLP (May 2014).
- Speaker/Co-Presenter, "Partnership and LLC Issues in Bankruptcy," Bankruptcy Institute (October 2013).
- Speaker/Panelist, "Introduction to Bankruptcy Court Players, Process and Practice," Debtor-Creditor Series (January 2013).

---

## Insights

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**

August 19, 2024

### **CFPB's Earned Wage Access Rule Marks Regulatory Shift**

May 9, 2024

### **CTA Compliance Obligations for CTA Participants: Reporting Companies, Beneficial Owners, and Third-Party Preparers**