



Elizabeth A. Murphy

Partner

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Elizabeth A. Murphy is a partner in the firm's Banking & Financial Services department. She handles regulatory, compliance, corporate and transactional matters for all types of financial institutions. This includes providing advice on issues such as cybersecurity, truth-in-lending, truth-in-savings, the Real Estate Settlement Procedures Act (RESPA), electronic banking and lending limits. Elizabeth regularly assists clients in complying with evolving privacy and cybersecurity laws and regulations.

Elizabeth routinely deals with state and federal regulatory agencies such as the New York State Department of Financial Services, the New York State Office of the Comptroller, the Consumer Financial Protection Bureau and the National Credit Union Administration on behalf of the firm's clients. She also frequently advises financial institutions on bank operations, including reviewing subpoenas, restraining notices, powers of attorney and trust agreements.

Elizabeth also represents landlords and tenants in commercial lease transactions.

Practices

- Banking and Financial Services
- Commercial Real Estate Leasing
- Operations, Outsourcing and Vendor Arrangements
- Cybersecurity and Data Privacy
- Information Technology
- Regulatory and Compliance

Industries

- Financial Institutions

Bar Admissions

- New Jersey
- New York

Education

- J.D., Maurice A. Deane School of Law at Hofstra University, *cum laude*, 2012
- B.A., Siena College, *magna cum laude*, 2009

Representative Experience

- Assisted various companies in the implementation of GDPR-compliant policies, procedures and processes.
- Assisted various financial institutions with implementation of legal processing procedures in compliance with both New York State Exempt Income Protection Act and federal garnishment rules.
- Worked with several financial institutions on meeting the origination and servicing requirements imposed by the Dodd-Frank Act and its implementing regulations.

Professional and Community Activities

- Member, New York State Bar Association, 2013 - Present
- Member, American Bar Association, Banking Law Committee, 2013 - Present

Honors and Awards

- Managing Editor of Articles, *Hofstra Law Review*, 2011-2012

Publications

- Cybersecurity Regulation for Financial Services Companies: New York State Leads the Way (Journal of Taxation and Regulation of Financial Institutions, Summer 2017)