

# TARA M. FLYNN



## ***EXPERIENCE***

### **National Community Reinvestment Coalition (NCRC)**

**Policy Director** January 2026-present

- Lead NCRC’s financial services policy agenda by shaping strategy, influencing legislation, and advancing equity for low-and moderate-income communities

### **Consumer Financial Protection Bureau, Enforcement Division**

**Assistant Deputy Enforcement Director**

**Market Specialist and Compliance Team (MSCT)** October 2024–December 2025

- Served as Acting Deputy Enforcement Director for the MSCT from February 2025 to December 2025
- Supervised team of attorneys and policy analysts, who provided consumer finance subject matter and market expertise to Enforcement Division leadership and line attorneys, and conducted order monitoring work
- Oversaw Bureau’s whistleblower program and Enforcement’s examination support and tool choice decision recommendation processes, as well as its case generation function

**Senior Counsel and Market Lead**

**Market Specialist and Compliance Team** May 2019–October 2024

- Served as Enforcement Division’s auto finance and small dollar lending subject matter expert by providing consumer finance subject matter and market expertise to Enforcement Division leadership and line attorneys regarding case generation, legal theories, evidence gathering, and tool choice recommendations
- Developed yearly market enforcement strategy by analyzing trends, consumer complaints, and consumer risks
- Coordinated regularly with Supervision Division regarding market strategies, exam findings, impact of supervisory findings, and tool choice recommendations
- Met regularly with state AG representatives and consumer advocates
- Managed whistleblower tip review process

### **Consumer Financial Protection Bureau, Supervision Division, Office of Supervision Policy**

**Senior Counsel** November 2016–May 2019

**Counsel** March 2015–November 2016

- Served as point of contact for small dollar lending issues and led the development of yearly strategy and prioritization for small dollar lending exams by identifying market trends, Bureau priorities, and potential examination subjects
- Provided legal and policy support and training to exam teams for small dollar and other types of exams to ensure consistent legal and programmatic outcomes
- Coordinated with Enforcement staff regarding tool choice recommendations and litigation of matters that originated in Supervision

**Law Office of Tara M. Flynn, Principal** January 2008–March 2015

- As contractor to the Federal Trade Commission, organized, conducted, and facilitated training sessions for attorneys new to the agency's Bureau of Consumer Protection
- Consulted with families regarding obtaining special education services for their children in public schools and served as Guardian Ad Litem
- Alternative Dispute Resolution work included conducting child custody mediations in Montgomery County and Prince George's County Circuit Courts
- Named Community Mediation Maryland's 2014 Volunteer of the Year for Prince George's County

**Federal Trade Commission, Bureau of Consumer Protection**

**Assistant Director, Division of Marketing Practices** January 2001–May 2007

- Formulated investigative and litigation strategies for pursuing violations of the FTC Act and other consumer protection statutes and rules. Applied existing laws to modern technologies (e.g., spyware, telemarketing fraud, Internet auction fraud, bank account misuse, deceptive spam, and deceptive and unfair billing practices)
- Supervised the execution of the strategies by staff, coached employees and provided them with the tools and training needed to further the FTC's mission
- Received Commission Team Award for work on spyware law enforcement efforts (2006) and Award for Distinguished Service (2007)

**Staff Attorney, Division of Marketing Practices** June 1996–May 2000

- Reviewed data to identify emerging fraud trends; conducted in-depth investigations of consumer protection fraud and rule violations; litigated numerous cases in federal court and through administrative process; conducted contested hearings and depositions; drafted various pleadings (e.g., TRO memos and consent agreements)
- Investigated and litigated matters involving; pyramid schemes; modem hijacking; deceptive spam; telemarketing fraud; pay-per-call; day-trading schemes; and novel case against unnamed defendants who sent email invoices prompting consumers to call international numbers
- Coordinated several law enforcement sweeps with state partners and organized a cross-border fraud conference
- Appointed Special Assistant US Attorney to investigate telemarketing fraud in Southern District of Florida
- Received Commission Team Award for work on pay-per-call law enforcement efforts (1999)

**Pillsbury Winthrop Shaw Pittman (f/k/a Shaw, Pittman, Potts, and Trowbridge)**

**Litigation Associate** September 1992–June 1996; **Summer Associate** May 1991–August 1991

- Researched diverse topics, wrote numerous pleadings, including appellate briefs, conducted discovery and depositions, and argued motions
- Represented DC Jail inmates in order compliance phase of federal civil rights class action regarding denial of medical and mental health services

## ***EDUCATION***

### **University at Buffalo Law School**

#### **Buffalo, NY**

- Juris Doctor, *magna cum laude*
- Associate Executive Editor, University at Buffalo Law Review (1991-1992)
- Summer Legal Intern, State University of New York, Office of Legal Counsel

### **University of Rochester**

#### **Rochester, NY**

- Bachelor of Arts, *magna cum laude*, Phi Beta Kappa
- Major: Political Science; Minor: History
  - Certificate in Management Studies
  - Internships with John Cartwright, Member of Parliament and NYS Assembly Office of Legislative Oversight

### **Mediation Matters**

#### **Bethesda, MD**

- Basic Mediation Training Certificate (40 hours) 2011
- Divorce Mediation (including child access) Certificate, including child access (40 hours) 2012

## ***COMMUNITY LEADERSHIP AND PUBLIC SERVICE***

**Garrett Park Town Council, Council Member** May 2012–May 2016

**Garrett Park Nursery School, Executive Board Member** August 2007–May 2012

**Western Montgomery County Citizens Advisory Board** 2011–2017

Member, Vice Chair, and Chair

**Admitted to Practice in Maryland, District of Columbia,  
Massachusetts (retired status), and New York**