bodman

# Melissa K. Bridges

## Member

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**Melissa K. Bridges represents banks and other financial institutions in a broad range of operational, regulatory compliance, and lending matters.**

She represents depository institutions and other financial companies in matters before regulatory and licensing agencies. She also assists financial services clients in connection with the development of new products and the implementation of new technologies.

Her clients include national, regional, and community banks, credit unions, and mortgage companies, including more than 50 institutions that are members of the Financial Institutions Compliance Cooperative (FICC). Typical assignments Ms. Bridges has handled for financial institution clients include:

- Training and help with implementation of TRID and servicing and rules;
- Preparing policies and procedures based on financial institution specific practices, including garnishment and privacy policies;
- Presenting annual training on Bank Secrecy Act compliance;
- Preparing contracts for online banking, ACH services, mobile banking, and business debit card use; and
- Reviewing advertising and marketing materials for compliance with federal regulations and state law;

Ms. Bridges is a frequent speaker on financial institution regulatory topics. She presents at the annual Bankers Education Summit and Trade Show Risk Conferences. She frequently speaks to industry

### practices & industries

Data Privacy and Security

Banking and Finance

### education

Michigan State University College of Law, J.D., *cum laude*

Alma College, B.A.

### admissions

Michigan

groups around the country and provides training on topics including the Bank Secrecy Act, the SAFE Act, federal and state garnishment rules, the Fair Credit Reporting Act, Truth in Lending credit card rules, mortgage compensation rules, and the implementation of the Dodd-Frank Act. Ms. Bridges also regularly contributes articles on regulatory changes to both state and federal law to the FICC newsletter and presents on these topics during the organization's monthly member telebriefings.

Ms. Bridges is the co-author (with Howard A. Lax) of a chapter, "Financing," in *Michigan Residential Real Estate Transactions* (Second Edition) published by the Institute of Continuing Legal Education.

Before joining Bodman, Ms. Bridges worked as a regulatory compliance consultant in charge of conducting Bank Secrecy Act and Regulatory Compliance reviews for financial institutions in Michigan, Florida, and California.

## HONORS, AWARDS, AND RECOGNITION

- The Best Lawyers in America© Banking and Finance Law, 2026-2027
- Michigan Rising Stars Banking, 2018-2019

## SPEAKING ENGAGEMENTS

- Presenter, "Appraisal Bias" and "Fair Servicing for Loans," American Bankers Association's 2025 Bankers Education Summit and Trade Show (April 8, 2025)
- Presenter, "CFPB: New Rules," MBA Bankers Education Summit and Trade Show (March 2024)
- Panelist (with John David Gardiner), "Managing Mortgage Origination Compensation," MBA Bankers Education Summit and Trade Show (March 2024)

## PUBLICATIONS

- "Banking Considerations of Marijuana Businesses," Michigan Business Law Journal, Fall 2019
- Co-author (with Howard A. Lax), Financing chapter, Michigan Residential Real Estate Transactions (2nd Ed.), ICLE, 2016

## PRO BONO

- State Bar of Michigan 2023 A Lawyer Helps Pro Bono Honor Roll