

# **Michael Aphibal Joins Bradley's Banking and Financial Services Practice Group in D.C.**

Bradley Arant Boult Cummings LLP announced that Michael M. Aphibal has joined the firm's Washington office as an associate in the Banking and Financial Services Practice Group.

The firm said Aphibal advises clients on regulatory issues affecting financial institutions, including banks, non-bank lenders, and insurance agencies. His work focuses on concerns surrounding the offering of consumer financial products and services, including licensing, employee compensation, loan origination and servicing, customer information sharing and privacy, consumer disclosures, telemarketing, and the sale of add-on products, particularly debt protection products. Aphibal is also experienced with insurance regulatory issues affecting producers, including insurance agency and broker licensing, producer compensation and associated disclosures, commission splitting and referral fees, anti-rebating, insurance advertising, and permitted charges for insurance, the firm said.

Prior to joining Bradley, Aphibal was an attorney at McIntyre & Lemon, PLLC.

Aphibal received his J.D. (cum laude) from American University, Washington College of Law and his Master of Laws (with distinction) in securities and financial regulation from Georgetown University Law Center. He also holds a Bachelor of Arts from Colgate University.

