

Karen Garay

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Overview

Karen Garay is a regulatory compliance professional and attorney who recently transitioned to the firm after previously working with our consulting group, CF Compliance Consulting Group. While there, she supported our team as a regulatory compliance specialist. She brings a strong background in consumer protection and marketing compliance across the insurance, financial services, and health care sectors.

Karen has extensive experience interpreting and applying regulations such as TCPA, CAN-SPAM, CMS, FCC, and intellectual property guidelines, as well as developing compliance policies, reviewing marketing materials, and advising on regulatory risk. Prior to this role, Karen held compliance and investigative positions with CNO Financial Group, the U.S. Department of Health and Human Services Office for Civil Rights, and Cross River Bank, where she focused on advertising law, HIPAA, and consumer protection regulations.

Areas of Focus

Practices

- [Financial Services Regulatory](#)

Credentials

Education

- Northeastern University School of Law (J.D., 2018)
- Pennsylvania State University (B.A., 2015)

Bar Admissions

- New York
- Texas
- Pennsylvania