Christopher K. Loftus

Member

Contact

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Location: Coralville, IA

Practice Areas

- Banking and Finance
- Banking Litigation
- Bankruptcy and Creditors' Rights
- Business and Commercial Litigation
- Agriculture Law

Biography

Chris helps financial institutions, commercial lenders, equipment finance companies, agribusinesses, and business owners navigate complex lending, restructuring, litigation, and regulatory matters. A trusted advisor to banks, credit unions, commercial creditors, and institutional clients throughout Iowa and the Midwest, Chris delivers practical legal solutions that protect assets, manage risk, and support long-term business objectives.

Chris regularly advises lenders on commercial and consumer lending matters, secured transactions, collateral recovery, workouts and restructurings, foreclosure proceedings, loan documentation, and regulatory compliance. He also represents financial institutions and creditors in state, federal, and bankruptcy courts throughout the region.

In addition to his work with banks and commercial lenders, Chris has developed significant experience serving agribusinesses, cooperatives, healthcare-related organizations, equipment finance companies, and closely held businesses. His broad client base allows him to identify opportunities, anticipate challenges, and help organizations adapt to changing economic and regulatory environments.

Before joining Simmons Perrine in 2013, Chris served as Associate General Counsel for the Minnesota Credit Union Network, advising credit unions on lending compliance, privacy, collections, bankruptcy, and regulatory matters. He also practiced with a Minneapolis law firm representing creditors and financial institutions across Iowa, Minnesota, and Nebraska.

Chris currently serves on Simmons Perrine's Board of Directors.

Bar Admissions

- State of Iowa
- State of Minnesota

Education

- University of Iowa College of Law, JD, 2006
- University of Iowa, 2002
    - BA, Political Science and Journalism

Professional & Community Affiliations

Professional Memberships

- Iowa State Bar Association
    - Commercial and Bankruptcy Law Section
    - Legislative Committee for the Commercial and Bankruptcy Law Section
    - Subcommittee to Review Proposed Changes to Garnishment Statue, 2014
- Johnson County Bar Association
- Corridor Credit Association

Community Involvement

- Iowa City Public Library Friends Foundation, Board of Directors
- 100+ Men Who Care: Hawkeye Chapter
- Iowa City Noon Rotary Club
- 2016 Boy Scout Merit Badge University, Instructor
- Big Brothers Big Sisters of Cedar Rapids and East Central Iowa, Former Board of Directors and Strategic Planning Committee

Honors & Awards

- Included in the Best Lawyers "Lawyer of the Year"® list, 2027
    - Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law
- Included in Best Lawyers in America®, 2026
    - Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law
    - Commercial Litigation
- Corridor Business Journal's Forty Under 40, 2019

Presentations & Publications

Publications

- Perfecting Security Interests in Intellectual Property, USLAW Magazine
- Enforceability of Mortgage Lender's Lien Following Bankruptcy Discharge Reaffirmed, Aug. 6, 2021
- Are the Second and Third Round of Stimulus Payments Subject to Garnishment? March 5, 2021
- Governor Reynolds Suspends All Foreclosures, March 23, 2020
- Iowa Legislature Passes Law Enabling the Production of Hemp, May 20, 2019
- CFPB's New Prepaid Rule Effective as of April 1, April 11, 2019
- Congress Rolls Back Dodd-Frank Regulations, June 25, 2018
- Background Check Backlash: Employers Should Take Note of Recent FCRA Class Action Litigation, USLAW Magazine
- It's Not Over: New Mortgage Forms Required in 2015, USLAW Magazine

Presentations

- Detection and Prevention of Fraud in Financial Institutions, 9/8/2022
- Enforcement of Property Awards, Iowa Association for Justice Family Law Seminar, 4/7/2022
- Commercial, Ag and Business Collections in Turbulent Times, 5/20/2020

Visit our presentation library!

News & Events

- Chris Loftus Included in the Best Lawyers “Lawyer of the Year”® list, 2027
- Attorney Christopher K. Loftus Appointed to the Simmons Perrine Board of Directors
- Chris Loftus Included in Best Lawyers in America®, 2026

Representative Experience

- Represents banks, credit unions, finance companies, and commercial lenders in lending, enforcement, and workout matters.
- Advises financial institutions on regulatory compliance, secured lending, collateral protection, and loan documentation.
- Represents creditors in bankruptcy, insolvency, restructuring, foreclosure, and receivership proceedings.
- Counsels businesses, agribusinesses, cooperatives, and commercial enterprises on risk management and dispute resolution.
- Provides strategic guidance on complex commercial litigation and business disputes.