

## Consumer Financial Services Litigation

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The attorneys in Theodora Oringher's Consumer Financial Services Litigation Practice Group have represented a wide variety of clients, including commercial and consumer banks, credit card issuers, residential lenders, automobile finance companies, student lending companies, credit reporting agencies, payment processors, investment banks, e-commerce companies, insurance companies, specialty finance firms, retailers and other businesses who deal with their consumer customers on credit. These clients range from publicly traded companies doing business throughout the country, to medium-sized companies with regional influence, to small privately-held companies.

Our attorneys have litigated and resolved disputes for clients in virtually every type of litigation and enforcement forum, including federal, bankruptcy, and state courts throughout the United States. We have defended and settled, including through innovative settlement structures, hundreds of class actions addressing a wide range of issues, and also have extensive experience advising clients on government regulations and in interfacing with and litigating against government agencies.

Our experience encompasses virtually every kind of claim brought against consumer finance-related companies, and we have significant experience litigating claims arising under the alphabet soup of federal and state laws, including:

- California Invasion of Privacy Act (CIPA)
- Electronic Funds Transfer Act (EFTA)
- Equal Credit Opportunity Act (ECOA)
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Home Ownership and Equity Protection Act (HOEPA)
- Home Owners' Loan Act
- National Bank Act
- Real Estate Settlement Procedures Act (RESPA)
- Rosenthal Fair Debt Collection Practices Act (RFDCPA)
- Servicemembers Civil Relief Act (SCRA)
- Telephone Consumer Protection Act (TCPA)
- Unfair and Deceptive Acts and Practices Claims, including under California's Unfair Competition Law (UCL) and Consumers Legal Remedies Act (CLRA)
- Truth in Lending Act (TILA)
- Truth in Savings Act (TISA)

In each of these matters, Theodora Oringher draws on its expertise in handling complex cases and its deep trial experience, including in trying bet-the-company, high profile cases.

### **Attorneys**

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