



Consumer

# Financial Services Litigation

## What Sets Us Apart

**Understanding of Legal Demands and Business Needs.** Our more than 30 consumer financial services litigation attorneys handle disputes for industry clients nationally in myriad consumer lending litigation and enforcement forums.

**Industry Know-How.** Our long-term work with some of the biggest names in the consumer finance industry affords us with the knowledge and expertise to effectively and efficiently tackle emerging issues and keep up with our clients' ever-changing financial services products, practices, and regulations. We know the consumer lending industry.

**Our Clients.** Practicing in federal, bankruptcy, and state courts throughout the United States, we tap our deep industry knowledge derived from representing a diverse array of financial institutions, including national and state-chartered banks, credit unions, credit bureaus, mortgage lenders and servicers, automobile finance companies, student lenders, credit card companies, community banks, specialty finance firms, retailers, and other businesses who deal with their consumer customers on credit. Our cases often involve complex questions of first impression, regulatory, and other matters of high importance to our clients and the consumer financial services industry.

**Innovative Tools and Services.** Our practice is distinguished by its acclaimed service delivery model, which is custom tailored to each of our clients. We work hard to exceed our clients' expectations by combining high quality legal services with exemplary client service, predictable budgeting and results, robust technology, process management techniques, and practical client-facing tools.

Our attorneys regularly speak and publish on developments in consumer financial services law and also counsel clients on regulatory compliance and litigation avoidance strategies. Visit Seyfarth's Consumer Class Defense Blog ([www.consumerclassdefense.com](http://www.consumerclassdefense.com)), which provides perspectives and timely developments on consumer financial litigation and regulatory activity.

## Our Services

### Best-in Class Litigation and Trusted Advice.

Our breadth of experience encompasses virtually every kind of claim brought against consumer lending industry clients by civil plaintiffs in class action or single-plaintiff litigation, and by regulators, for alleged violations of federal and state laws and regulations, unfair and deceptive acts and practices, challenges to fees, interest rates and other contract terms, discriminatory loan practices, property preservation policies and activities, force-placed and other insurance products, and privacy and data security matters—among many others. We routinely litigate, for example, the alphabet soup of complex regulatory and enforcement and preemption issues involving federal and state laws, such as:

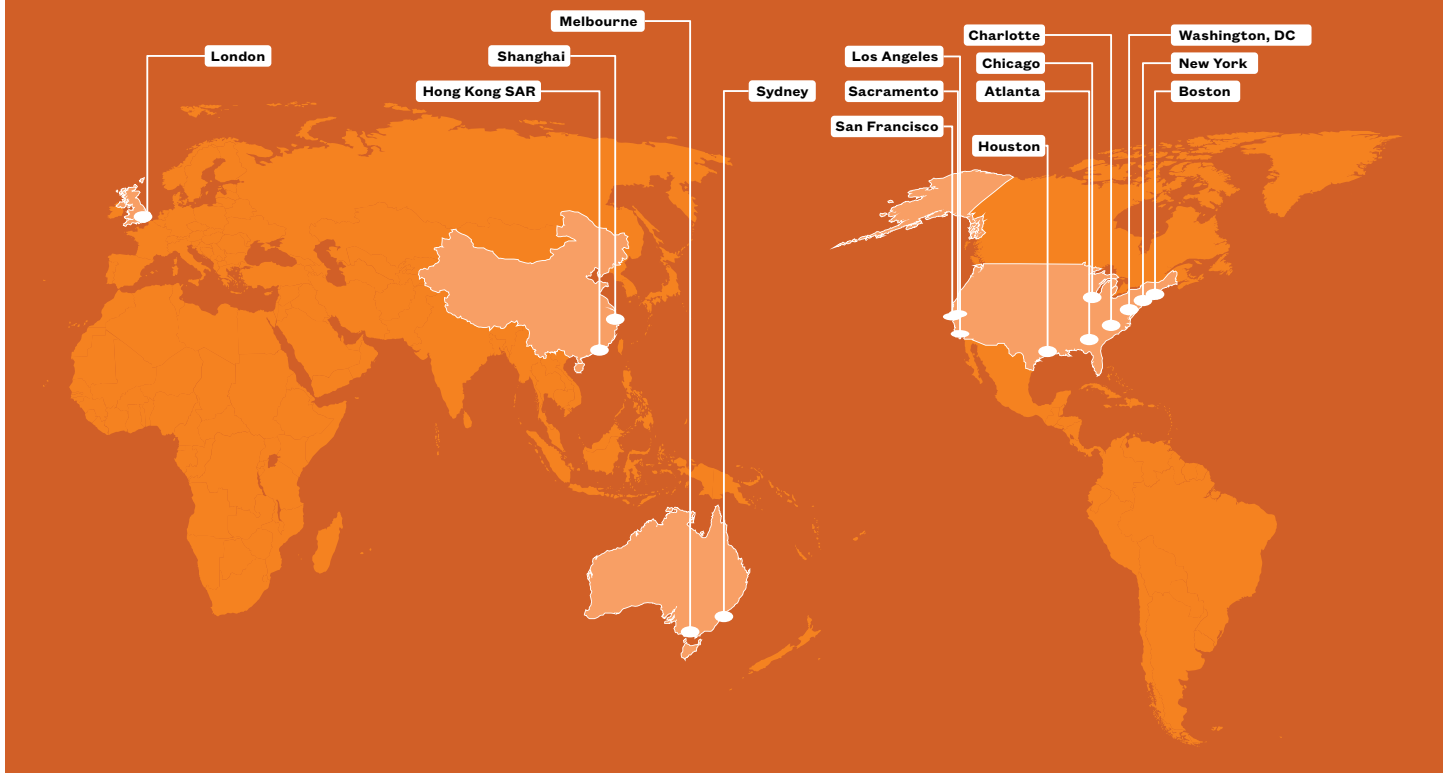
- Electronic Funds Transfer Act (EFTA)
- Equal Credit Opportunity Act (ECOA)
- Fair Credit Billing Act (FCBA)
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Federal Trade Commission Act, Section 5 (FTC Act)
- Gramm-Leach-Bliley Act (GLBA)
- Home Ownership and Equity Protection Act (HOEPA)
- Home Owners' Loan Act
- National Bank Act
- Real Estate Settlement Procedures Act (RESPA)
- Servicemembers Civil Relief Act (SCRA)
- Student Lending and Services
- Telephone Consumer Protection Act (TCPA)
- Truth in Lending Act (TILA)
- Unfair, Deceptive, and Abusive Acts and Practices Claims (UDAAP)
- Truth in Savings Act (TISA)

## Financial institutions interact with a myriad of legal issues around the world.

As a full service law firm, Seyfarth offers assistance in a number of areas.

- Bankruptcy & Restructuring
- Complex Discrimination Litigation
- Class & Collective Actions
- Compliance Counseling
- Commercial Litigation
- Employee Benefits
- Product Liability
- Real Estate
- Commercial Finance
- ERISA & Employee Benefits Litigation
- Securities & Fiduciary Duty Litigation
- Whistleblower & Corporate Internal Investigations

We leverage our collective strength around the world to drive meaningful results for clients.



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