

CONSUMER FINANCE LITIGATION



Decades of strategic case development and trial experience.

Federal and state regulations that govern debt collection, background checks, credit reporting and information privacy can be intimidating to businesses that engage in these types of activities every day. Companies outside these fields can run afoul of this complex regulatory scheme by engaging in something as straightforward as a pre-employment background check or sending their customers a text. The Consumer Finance Protection Bureau has issued or amended more than 50 regulations in its two-year existence and more rules are constantly in the works. WSHB has the knowledge and experience to guide you through the intersection of federal and state regulation and debt collection/information gathering.

Our attorneys represent national debt collectors, creditors, background check companies, rent-to-own companies, as well as one of the world's largest consumer reporting agencies, in both federal and state courts throughout the country. WSHB has successfully defended its clients against claims brought under various consumer finance laws, including the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Telephone Collection Practices Act (TCPA), as well as various state consumer protection laws. Additionally, because we are not afraid to try cases, we bring credibility to the negotiation table that helps us achieve cost-effective settlements for our clients.

We also realize that most companies prefer to avoid litigation altogether. Due to our experience with regulations promulgated by the Federal Trade Commission (the FDCPA and the FCRA), the FCC (the TCPA) and the Consumer Finance Protection Bureau, we can help you develop and implement a compliance program. We can train existing employees, provide initial training to new employees, generate compliance checklists and manuals, and answer frequently asked questions in this area of law. In addition to our debt collection and consumer reporting experience, many of our attorneys are well versed in labor and employment law, since these areas can often overlap.

PROFESSIONALS

Wyeth E. Burrows

Lisa Herme