Consumer Financial Services

Skadden

Skadden's Consumer Financial Services Group represents many of the nation's leading banks, lenders, loan servicers, insurance companies and other consumer financial services companies in connection with government investigations, examinations, enforcement actions and class action litigation. We advise our clients on compliance with the Dodd-Frank Act and other federal and state laws, and in all aspects of their consumer financial products and services, including mortgage, credit card, auto and student lending and servicing; and deposit-related and ancillary products.

Our enforcement practice includes the representation of companies and individuals in investigations and litigation brought by the Consumer Financial Protection Bureau; the U.S. Department of Justice; the Federal Trade Commission; the Department of Housing and Urban Development; federal bank regulators, including the Federal Deposit Insurance Corporation, the Office of the Comptroler of the Currency and the Federal Reserve Board; state attorneys general; congressional committees; and other federal and state enforcement and regulatory agencies.

We regularly represent financial services companies in federal and state consumer class action litigation, including lawsuits under the Fair Housing Act, the Equal Credit Opportunity Act, and matters alleging Unfair, Deceptive or Abusive Acts or Practices, as well as matters brought under state consumer protection, sales practices, privacy and anti-discrimination statutes.

Our group also has an active examination and regulatory compliance practice, providing ongoing advice regarding day-to-day complance, fair lending, statistical modeling and litigation risk management. We regularly assist clients in preparing for and managing the regulatory examination process and in responding to examination findings, and we provide ongoing advice regarding clients' existing compliance and self-assessment programs.

We also conduct internal investigations on behalf of clients and advise clients regarding compliance with the Dodd-Frank Act and other consumer protection laws. Our attorneys conduct regulatory and legal risk assessments for bank and non-bank entities considering strategic partnerships or acquisitions and conduct litigation and enforcement risk assessments.

Our group and attorneys have repeatedly been included in *Chambers USA: America's Leading Lawyers for Business*.