



Fair Debt Collection Practices Act (FDCPA)

Nationwide Counsel for FDCPA Compliance and Defense

The Fair Debt Collection Practices Act (FDCPA) regulates the conduct of debt collectors and servicers, setting strict standards for consumer communications, disclosures, and collection practices. With plaintiffs' lawyers filing thousands of FDCPA lawsuits annually—often as class actions—the statute remains one of the most frequently litigated consumer protection laws in the country. Regulatory scrutiny by the CFPB and state attorneys general further increases risk for businesses in the debt collection and servicing space.

Hinshaw has decades of experience defending FDCPA claims across the country. We represent national banks, mortgage servicers, auto finance companies, debt buyers, and collection agencies in both class actions and individual lawsuits. Our lawyers have handled hundreds of FDCPA matters, securing dismissals, defeating class certification, and negotiating favorable settlements. We also counsel clients on compliance programs that minimize exposure while supporting effective consumer communication strategies.

National Litigation Experience: We have defended FDCPA cases in federal and state courts nationwide, including high-volume dockets and coordinated defense portfolios.

Consumer Financial Services Depth: Our team regularly defends mortgage lenders, servicers, and debt buyers in FDCPA litigation and related regulatory actions.

Compliance and Risk Mitigation: We help clients build and maintain compliance programs, consumer communication policies, and staff training to reduce future claims.

Regulatory Knowledge: Our attorneys advise on CFPB oversight and state attorney general investigations, giving clients insight into how enforcement trends affect litigation.

Areas of Focus

Class Action & Litigation Defense

We defend clients in FDCPA class actions and individual lawsuits alleging improper communications, disclosure failures, unfair practices, and misrepresentations. Our team has a strong record of dismissals, class certification denials, and favorable resolutions in high-exposure cases.

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Regulatory Investigations & Enforcement

Hinshaw represents clients in investigations and enforcement actions by the CFPB, FTC, and state attorneys general, focusing on efficient resolution while strengthening compliance programs.

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Compliance Counseling

We advise on FDCPA compliance programs tailored to each client's operations. Services include reviewing collection scripts, drafting consumer disclosures, training staff, and monitoring vendor relationships to align with regulatory expectations.

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Portfolio & High-Volume Defense

Hinshaw is a trusted partner for financial institutions and debt buyers facing hundreds of FDCPA claims annually. We provide scalable litigation management solutions that control costs while maintaining consistent defense strategies across jurisdictions.

Learn More >

Defense Grounded in Experience

Hinshaw combines litigation strength, industry knowledge, and regulatory insight to help clients navigate the high-stakes environment of FDCPA litigation. Our experience allows us to anticipate claims, minimize exposure, and protect reputation in one of the most active areas of consumer law.

Insights

In The News

Sep 24, 2025

Akeela White Analyzes in *ARM Compliance Digest*: Ohio Appellate Court Upholds Debt Buyer's Win in FDCPA Case

Press Release
Jun 20, 2025

Barbara Fernandez and Andrew Gordon Named 2025 Power Leaders in Law & Accounting

Press Release
Apr 16, 2025

Hinshaw Adds Four Partners to Financial Services Group in New Jersey

Press Release
Feb 6, 2025

Barbara Fernandez Honored as One of Ten Women of Distinction by MDFAWL in 2025

Press Release
Feb 3, 2025

Hinshaw Attorneys Named to the LCLD 2025 Fellowship Class and 2025 Pathfinder Program

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Related Capabilities

Consumer & Class Action Defense

Consumer Financial Services

Financial Services

Financial Services Litigation

Financial Services Regulatory & Compliance

Nationwide Litigation Portfolio Management

Telephone Consumer Protection Act (TCPA)