MusickPeeler

Consumer Credit, Privacy & Data Security

In today's electronically driven marketplace, consumer privacy, credit, and data security issues arise in most types of business.

Musick Peeler's consumer credit and privacy practice group has extensive experience in all areas of consumer credit, privacy, and data security law, covering both litigation and counseling for litigation avoidance. Our consumer credit and privacy litigation expertise spans hundreds of cases brought under numerous federal laws, including:

- Fair Credit Reporting Act (FCRA), including the FCRA amendments pursuant to the Fair And Accurate Credit Transactions Act (FACTA)
- Fair Debt Collection Practices Act (FDCPA)
- Credit Repair Organizations Act (CROA)
- Equal Credit Opportunity Act (ECOA)
- Truth in Lending Act (TILA)
- Telephone Consumer Protection Act (TCPA)
- Electronic Fund Transfer Act (EFTA)
- Fair Credit Billing Act (FCBA)
- Real Estate Settlement Procedures Act (RESPA)
- Gramm-Leach-Bliley Act (GLB)

Musick Peeler's experience also covers California's state consumer credit and privacy laws, including:

- Rosenthal Fair Debt Collection Practices Act
- Consumer Credit Reporting Agencies Act
- Investigative Consumer Reporting Agencies Act
- Song-Beverly Credit Card Act
- Consumer Legal Remedies Act (CLRA)
- Unfair Business Practices Act (17200 Claims)
- California Consumer Privacy Act

Musick Peeler's consumer credit and privacy team has represented all types of organizations involved in consumer credit and privacy matters, including:

- Representation of financial institutions in defense of individual and class actions alleging violations of credit reporting and collection laws.
- Representation of credit reporting agencies in defense of individual and class lawsuits, including acting as regional litigation counsel for a major nationwide credit reporting agency in 11 states.
- Representation of a major nationwide telecommunications company in counseling and training on credit, privacy, and collection law issues, as well as representation in consumer litigation.
- Representation of retailers in connection with consumer credit litigation.

Related Professionals

Donald E. Bradley

Michael F. Klein

© 2026 Musick, Peeler & Garrett® LLP | www.musickpeeler.com

- Representation of collection agencies in FDCPA, FCRA, and Rosenthal Act litigation.
- Representation of a manufacturer of medical equipment in class action litigation alleging violation of collection laws and counseling in connection with collection policy.
- Representation of employers concerning employee privacy and credit reporting issues with regard to hiring practices.
- Counseling of diverse businesses regarding consumer privacy issues and data security programs.

Musick Peeler's representations have also included training and counseling in consumer credit and privacy matters, preparation of privacy programs, preparation of collection and dispute correspondence and policies, and responding to security breaches.

© 2026 Musick, Peeler & Garrett® LLP | www.musickpeeler.com