

Jessica Pollet

Special Counsel



jpollet@cooley.com

+1 310 883 6529

Los Angeles Santa Monica
Los Angeles Downtown

Financial Services Enforcement
Financial Services Regulatory
Fintech
Consumer Protection

Jessica advises banks, non-bank lenders, fintech companies, and other financial services providers in connection with complex regulatory and enforcement matters. She routinely assists clients with regulatory examinations, and advises on compliance with federal and state consumer financial protection statutes, including unfair, deceptive or abusive acts or practices (UDAP and UDAAP) statutes under the Dodd-Frank Wall Street Reform and Consumer Protection Act and Section 5 of the Federal Trade Commission Act, the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), and the Fair Debt Collection Practices Act (FDCPA).

Jessica also represents clients in federal and state enforcement actions, including investigations initiated by the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), the Department of Justice (DOJ), state regulatory agencies such as the California Department of Financial Protection and Innovation (DFPI), and state attorneys general.

Jessica's recent work includes:

- Performing qualitative risk assessments, such as those focused on fair lending, UDAAP and consumer reporting compliance, for entities offering mortgages, auto loans and credit cards.
- Assisting clients in CFPB pre-enforcement and enforcement matters, including managing self-disclosures, and responding to Proposed Action and Request for Response (PARR) and Notice and Opportunity to Respond and Advise (NORA) letters
- Counseling companies in matters involving multi-agency and multistate investigation and examination matters, including with various state regulators and state attorneys general, as well as federal agencies such as the FTC
- Assisting private equity firms with regulatory due diligence in support of acquisitions of financial services companies
- Advising clients on the development and enhancement of financial products and services in a manner that is consistent with regulatory requirements and which mitigates government scrutiny

Publications:

- Co-author, "CFPB and State Attorneys General Sharpen Focus on Auto Finance," Bloomberg Law, March 1, 2023
- Co-author, "Medical Debt Info Furnishers Must Beware Increased Scrutiny," Law360, May 31, 2022
- Co-author, "Accurate FCRA Reporting During COVID-19," Bloomberg Law, June 5, 2020

- Co-author, "Breaking Down (Language) Barriers: A Practical Approach to LEP Borrowers," Westlaw Journal Bank & Lender Liability, March 4, 2019

Education

University of Southern California
JD, 2009

University of Southern California
BA, 2006

Admissions & Credentials

California

Court Admissions

US District Court for the Northern District of California

US District Court for the Southern District of California

US District Court for the Central District of California