

Jessica Pollet

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Financial Services Enforcement and Regulatory
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Jessica advises financial services companies on regulatory and enforcement matters.

As part of her regulatory practice, Jessica routinely counsels clients on compliance with consumer protection statutes – such as unfair, deceptive, or abusive acts or practices (UDAAP) under the Consumer Financial Protection Act (CFPA) and unfair or deceptive acts or practices (UDAP) under Section 5 of the Federal Trade Commission Act, along with the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Truth in Lending Act (TILA) and the Fair Debt Collection Practices Act (FDCPA). She also provides guidance on policy matters and assists clients with regulatory examinations.

Jessica regularly represents clients in federal and state investigations and enforcement actions, including those 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 the New York Department of Financial Services (NYDFS), and state attorneys general.

Jessica utilizes her extensive regulatory and enforcement experience to help clients develop and launch new products, including by advising clients on product structure, marketing, onboarding flows, disclosures and other processes.

In addition, she regularly speaks and writes about financial services issues, with a particular focus on issues under the FCRA. Jessica works extensively with consumer reporting agencies, furnishers of information and users of consumer reports on FCRA compliance issues.

Publications

- Co-author, "[How 2 CFPB Advisory Opinions Affect Reporting Agencies](#)," Law360, February 2, 2024
- 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 Gould School of Law

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