

Cindy D. Hanson

Partner

Atlanta

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Consumer finance clients trust Cindy's experience and skill to resolve their most challenging cases. Focused on class action defense, Cindy has handled numerous FCRA cases and is the point of contact for consumer protection defense.

OVERVIEW

Cindy focuses her practice on class action defense. She has handled more than a thousand matters under the Fair Credit Reporting Act (FCRA), including hundreds of class actions. Her practice includes the representation of consumer reporting agencies, entities who furnish information to consumer reporting agencies, and employers who use background check information for employment purposes. In addition, she has significant experience representing companies defending class actions under consumer protection statutes and state common law.

REPRESENTATIVE MATTERS

- Represented a criminal background check company in a putative class action alleging that the client provided inaccurate information to a reseller that was used in connection with the plaintiff's application for employment. The plaintiff alleged a willful violation of section 1681e(b) of the FCRA and sought to certify a nationwide class. The case settled on an individual basis.
- Represented a national credit reporting agency in a class action and obtained a decision by the Fifth Circuit to reverse class certification involving approximately 10 million consumers. Upon remand to the district court, we obtained summary judgment with respect to one of the plaintiffs and the other five plaintiffs thereafter dismissed their claims.
- Represented a national credit reporting agency in a putative class action involving alleged violations of the FCRA with respect to the issuance of credit reports for insurance purposes. Class certification was granted to only 125 consumers and was thereafter favorably settled prior to trial.
- Represented a national credit reporting agency in claims against a mortgage broker who alleged that a subsidiary of the client misappropriated trade secrets belonging to it and other mortgage brokers. We obtained a motion to dismiss class certification and the decision was affirmed by the Second Circuit.
- Represented a national credit reporting agency where plaintiffs sought certification of a nationwide class consisting of consumers holding a major credit card, alleging that the client and other credit reporting agencies violated the FCRA by allegedly substituting consumers' "high balance" for their "credit limits" when reporting consumers' accounts. We obtained summary judgment after two years of litigation.

- Represented a national credit reporting agency in a putative class action alleging violations of the FCRA by failing to accurately report consumers' debts that were discharged in Chapter 7 bankruptcy proceedings. The plaintiffs sought the certification of a nationwide class action and the court issued a tentative decision denying plaintiffs' motion for Class Certification. The case settled shortly thereafter but the case is ongoing in a series of appeals to the Ninth Circuit and remands to the District Court regarding the sufficiency of the settlement.
- Represented a national credit reporting agency in a putative class action where the plaintiff alleged he was forced to pay for a copy for his free yearly file disclosure. The case was settled.
- Represented a national grocer in a putative class action where the plaintiffs alleged that the grocer violated the FCRA in connection with conducting criminal background checks on prospective and current employees. The case settled.
- Represented an apartment management company in a class action alleging that it violated section 1681b by failing to give proper notice before taking adverse action against the plaintiff. The case settled.
- Represented a criminal background checks company in a putative class action alleging that the client violated sections 1681k, 1681g, 1681i, and 1681e(b) of the FCRA. The plaintiffs sought to represent multiple nationwide class and various subclasses, but the case settled on a class-wide basis.
- Represented a criminal background checks company in a putative class action alleging that the client violated sections 1681k, 1681g, 1681i, and 1681e(b) of the FCRA. The plaintiffs sought to represent multiple nationwide class and various subclasses, but the case settled on a class-wide basis.
- Represented a criminal background checks company in a putative class action alleging that the client provided an inaccurate consumer report to a reseller that was used in connection with the plaintiff's application for employment. The plaintiff alleged a willful violation of section 1681e(b) of the FCRA and sought to certify a nationwide class. The case settled on an individual basis.
- Represented a criminal background checks company in a putative class action where the plaintiff alleged that the client willfully violated the FCRA when it prepared reports on prospective employees. The case settled on an individual basis.
- Represented a national background check company in a putative class action where the plaintiff alleged that the client willfully violated the FCRA when it prepared reports on prospective employees. The case settled on an individual basis.
- Represented a national background check company in a case where the plaintiff alleged sections 1681d(d)(3) and 1681e(b) of the FCRA when it provided consumer reports to potential employers containing felony records allegedly not belonging to the plaintiff. The plaintiff sought to certify a nationwide class, but the case settled on an individual basis.
- Represented a national background check company in a putative class action alleging violations of the FCRA by failing to maintain reasonable procedures to assure maximum possible accuracy and by failing to follow "strict procedures" to assure that the information it reported was complete and up to date. The case settled on an individual basis.
- Represented a national background check company in a putative class action alleging violations of the FCRA by failing to maintain reasonable procedures to assure maximum possible accuracy. After briefing both a motion to dismiss and a motion to strike the class claims, the case settled on an individual basis.
- Represented a national background check company in a putative class action alleging violations of the FCRA by both failing to maintain reasonable procedures to assure maximum possible accuracy and by failing to follow strict procedures to assure that reported information was complete and up-to-date.
- Representing a national background check company in a multi-plaintiff putative class action alleging violations of the FCRA by failing to maintain reasonable procedures to assure maximum possible accuracy and by including outdated non-criminal information on consumer reports. The case is in discovery.
- Representing a specialty consumer reporting agency as nationwide counsel on any FCRA action. In that capacity, we handled an FCRA class action in 2013 that settled on an individual basis and have litigated and resolved nearly a dozen individual cases. We have also been recently retained as counsel in two putative nationwide class actions, each of which is currently pending.
- Represented a consumer reporting agency against allegations that it violated sections 1681k and 1681c of the

FCRA when it provided certain adverse information to potential employers that was more than seven years old. The case was settled.

- Represented a consumer reporting agency against allegations that it violated sections of the FCRA when it provided an allegedly inaccurate consumer report on the plaintiff to her prospective employer and failed to provide notice of the issuance of the report to the plaintiff. The case was settled.

AWARDS

- *Best Lawyers in America*®: Commercial Litigation (2024-2026)
- Achieved an AV® Peer Review Rating from Martindale-Hubbell
- Selected as a Georgia “Rising Star” in Class Action/Mass Torts and Civil Litigation Defense by *SuperLawyers Magazine*, (2008-2009)

TOP AREAS OF FOCUS

- Class Action
- Fair Credit Reporting Act (FCRA)
- Privacy + Cyber

ALL AREAS OF FOCUS

- Class Action
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Financial Services
- Litigation + Trial
- Privacy + Cyber
- Telephone Consumer Protection Act (TCPA)
- Tribal Lending

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Harlan Fiske Stone Scholar

EDUCATION AND CERTIFICATIONS

EDUCATION

- Columbia University, J.D., 1993
- Rutgers University, B.A., *cum laude*, 1990

BAR ADMISSIONS

- Georgia
- New York
- New Jersey

SPEAKING ENGAGEMENTS

- Speaker, “Preemption Under Assault in Consumer Reporting,” CDIA Connect, May 8, 2025.
- Speaker, “Taming The Litigation Beast – Perspectives From In-House And Outside Counsel,” PBSA Mid-Year Legislative & Regulatory Conference, March 25, 2025.
- Speaker, “Practical Tips for Navigating the CFPB’s Human Trafficking Rule,” Professional Background Screening Association Annual Conference, Boston, MA, September 9, 2024.
- Speaker, “Is the FHA the New FCRA for Tenant Screeners?,” Professional Background Screening Association Annual Conference, Boston, MA, September 9, 2024.
- Speaker, “Ready for It? An Annual Update on Tenant Screening Laws and Litigation,” Professional Background Screening Association Webinar, April 25, 2024.
- Speaker, “The CFPB’s Rulemaking: Potential Impacts and Potential Challenges,” PBSA Mid-Year Legislative & Regulatory Conference, March 25, 2024.
- Speaker, “State/Local Laws and Federal Preemption – Where Are We and Where Are We Going?,” PBSA Annual Conference, September 11, 2023.
- Speaker, “FTC/CFPB Pronouncements: What Are They Thinking and What It Means for You,” PBSA 2023 Mid-Year Legislative & Regulatory Conference, April 18, 2023.
- Speaker, “Addressing Vendor Management and Contracts at the Start to Avoid Litigation,” PBSA 2023 Mid-Year Legislative & Regulatory Conference, April 17, 2023.
- Speaker, “Class Action Litigation Review,” Troutman Pepper, June 15, 2022.
- Speaker, “The Current Screening Regulatory Environment And How to Best Prepare for Regulatory Investigations,” Professional Background Screening Association 2022 Mid-Year Legislative and Regulatory Conference, April 12, 2022.
- Co-presenter, “Class-Action Litigation Review,” Troutman Pepper Webinar, December 8, 2021.
- Speaker, “Defending FCRA Willfulness Claims and Requests for Punitive Damages,” 2021 PBSA Annual Conference, September 14, 2021.
- Presenter, “Background Screening: Recent Hot Litigation & Compliance Issues,” Troutman Pepper Webinar, August 26, 2021.
- Speaker, “Credit Reporting and COVID-19: Guidance for Consumer Financial Service Companies Reporting Consumer Credit During the Pandemic,” LawPractice CLE Webinar, July 27, 2021.
- Speaker, “FCRA Litigation: A Review of the Top Issues from 2020 and What to Expect in 2021,” Troutman Pepper Webinar, February 17, 2021.
- Panelist, “Credit Reporting and COVID-19: Guidance for Consumer Financial Service Companies Reporting Consumer Credit During the Pandemic,” myLawCLE Webinar (co-sponsored with Federal Bar Association), November 11, 2020.
- Speaker, “2020 Class Action Litigation Review,” Troutman Pepper Webinar, September 29, 2020.
- Co-presenter, “Five Key Lessons for Defending FCRA Class Action Lawsuits,” PBSA Annual Conference, September 14, 2020.
- Co-presenter, “Your Definitive Guide to Credit Reporting During the Time of COVID 19,” Troutman Sanders Webinar, June 30, 2020.
- Co-presenter, “Background Screening Regulatory Developments: 2020 and Beyond,” PBSA Webinar, June 24, 2020.
- Co-presenter, “Background Screening Regulatory Developments: 2020 and Beyond,” PBSA Webinar, April 20, 2020.
- Presenter, “Credit Reporting and COVID-19: Guidance for Consumer Financial Service Companies Reporting Consumer Credit During the Pandemic,” Troutman Sanders Webinar, April 9, 2020.
- Speaker, “Navigating the Maze: What to Know About Background Screening in New York State and New York

City,” National Association of Professional Background Screeners (NAPBS) Annual Conference, September 2019.

- Panelist, “*Spokeo: A Deeper Look for Legal, Procedural and Strategy Issues of Interest*,” National Association of Professional Background Screeners, July 24, 2019.
- Speaker, “Consumer Financial Services Outlook 2019,” Troutman Sanders Webinar, February 12, 2019.
- Presenter, “FCRA Overview: Understanding the Law & What to Watch Out For,” October 25, 2018.
- Panelist, “Litigation and Compliance in Background Screening: The Business Perspective,” NAPBS Annual Conference, Baltimore, MD, October 8, 2018.
- Speaker, “Increasing Litigation Against Wholesalers: What it Means for the Industry as a Whole, How to Prepare and Defense Strategies,” NAPBS 2018 Mid-Year Legislative & Regulatory Conference, Arlington, VA, April 15-17, 2018.
- Speaker, “Updates, a Case Study & Legal Developments in Background Screening,” NAPBS Webinar, April 3, 2018.
- Presenter, “Defending FCRA Class Actions: A Practical Approach,” Troutman Sanders Consumer Financial Services Webinar Series, January 23, 2018.
- Quoted, “Spokeo Ruling Deals Blow to Cos. But May Have Silver Lining,” *Law360*, August 15, 2017
- Speaker, “FCRA Cutting-Edge Compliance Issues and Litigation Trends,” National Association of Professional Background Screeners Annual Conference, Orlando, FL, September 20, 2017.
- Presenter, “A Review of Recent Trends and Developments,” Troutman Sanders Consumer Financial Services Webinar Series, August 24, 2017.
- Panelist, “The CFPB’s Rule on Arbitration and What It Might Mean for Your Company,” Troutman Webinar Series, July 18, 2017.
- Panelist, “A Case Study & Legal Developments in Background Screening,” National Association of Professional Background Screeners Webinar, June 28, 2017.
- Panelist, “Compliance and Litigation: Working Effectively With Outside Counsel and Expert Witnesses,” National Association of Professional Background Screeners (NAPBS) Annual Conference, Palm Desert, CA, September 18-20, 2016.
- Panelist, “Mock Deposition,” National Association of Professional Background Screeners (NAPBS) Annual Conference, Palm Desert, CA, September 18-20, 2016.
- Panelist, “Offers of Judgment and Mootness after *Campbell-Ewald*,” Institute of Continuing Legal Education in Georgia’s Class Actions Seminar, Atlanta, GA, September 2, 2016.

PUBLICATIONS

- Podcast, “Resellers in the Middle: Duties, Data, and Defenses Under the FCRA,” *FCRA Focus*, January 21, 2026.
- Podcast, “Regulatory Rollback: Inside the CFPB’s FCRA Guidance Withdrawal,” *FCRA Focus*, June 10, 2025 and *The Consumer Finance Podcast*, June 12, 2025..
- Podcast, “2024 Credit Reporting Review: Impactful Changes and Future Forecast,” *FCRA Focus*, March 28, 2025.
- Podcast, “CFPB Advisories on Background Checks and File Disclosures,” *FCRA Focus*, February 20, 2024.
- Podcast, “Year in Review and a Look Ahead: The Evolving Landscape of Background Screening and Credit Reporting,” *FCRA Focus Podcast*, February 6, 2024.
- Co-author, “Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead,” *Troutman Pepper*, February 1, 2024.
- Podcast, “State Laws on Screening and Federal Preemption – Where Are We Now and Where Are We Heading?,” *FCRA Focus*, January 23, 2024.
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Co-author, ["FTC's Sensitive Location Privacy Collection and Sale Expectations: Insights From Data Broker Settlements \(and 10 Action Items to Take Now\)"](#), *Troutman Pepper*, January 16, 2024.

- Co-author, ["CFPB Outlines Rulemaking Plan to Dramatically Alter Decades of FCRA Requirements for Everyone in the Consumer Data Ecosystem"](#), *Troutman Pepper*, September 21, 2023.
- Co-author, ["Impending FCRA Data Broker Rulemaking Announced by CFPB Director Chopra at White House Data Broker Roundtable"](#), *Troutman Pepper*, August 16, 2023.
- Co-author, ["Calif. FCRA Ruling Boosts Technical Claim Defense"](#), *Law360*, March 29, 2023.
- Co-author, ["What We Learned From 2022's Top FCRA Developments"](#), *Law360*, January 13, 2023.
- Co-author, ["CFPB Highlights Purported 'Problems With Tenant Background Checks'"](#), *Troutman Pepper*, November 18, 2022.
- Podcast, ["Current Trends in FCRA Litigation"](#), *The Consumer Finance Podcast*, May 19, 2022.
- Co-author, ["Credit Bureaus Dramatically Reduce Medical Debt Credit Reporting"](#), *Troutman Pepper*, March 22, 2022.
- Co-author, ["Ninth Circuit Affirms Summary Judgment for CRA in Seven-Year Look-Back Case"](#), *Troutman Pepper*, February 15, 2022.
- Co-author, ["2021 Consumer Financial Services Year in Review & A Look Ahead"](#), *Troutman Pepper*, January 28, 2022.
- Co-author, ["First Amendment Challenge to Restriction on Public Access to Electronic Court Records Advances"](#), *Troutman Pepper*, January 18, 2022.
- Co-author, ["CFPB Issues Bulletin on Rental Screening and Issues of Concern"](#), *Troutman Pepper*, July 7, 2021.
- Co-author, ["Supreme Court Decision: *TransUnion v. Ramirez*"](#), *Troutman Pepper*, June 25, 2021.
- Co-author, ["Supreme Court Considers Standing and Typicality for No-Injury Class Actions in *TransUnion v. Ramirez* Oral Argument"](#), *Troutman Pepper*, March 31, 2021.
- Co-author, ["Big News for Background Screening: New Appellate Ruling Says FCRA Permits Reporting Unmatched Criminal Records"](#), *Employee Relations Law Journal*, Summer 2021.
- Co-author, ["FCRA Time Bar Ruling Instructs on Technical Claim Defense"](#), *Law360*, September 10, 2020.
- Co-author, ["Ninth Circuit Holds All Class Members in Rule 23 Class Must Have Standing at Final Judgment to Recover Monetary Damages and Affirms Multi-Million Dollar FCRA Jury Verdict"](#), *Troutman Sanders*, March 2, 2020.
- Co-author, ["2019 Consumer Financial Services Year in Review & a Look Ahead"](#), *Troutman Sanders*, February 24, 2020.
- Co-author, ["Va. Ruling Offers Defense for Hypertechnical FCRA Claims"](#), *Law360*, November 8, 2019.
- Co-author, ["A Small Step Toward 'Employee' Clarity for FCRA"](#), *Law360*, January 8, 2019.
- Co-author, ["Spokeo Strikes Again: Why Challenges to Standing Are Key"](#), *Law360*, July 31, 2018.
- Co-author, ["Employer Lessons in Dealing With FCRA Disclosure Claims"](#), *Law360*, July 24, 2018.
- Co-author, ["Annual Report: 2017 Consumer Financial Services Year in Review and a Look Ahead"](#), January 10, 2018.

MEDIA COMMENTARY

- Mentioned, ["Law360's Legal Lions of the Week"](#), *Law360*, May 17, 2024.
- Quoted, ["FCRA, Data Breach Suits Fuel Consumer Protection Docket"](#), *Law360*, March 29, 2023.