Heryka R. Knoespel

Partner

Charlotte

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Heryka advises clients as they navigate the challenges of complex litigation disputes, compliance issues, and government enforcement actions. With experience across a wide range of key issues, she provides strategic and proactive advice that helps clients understand and navigate risk.

OVERVIEW

Heryka guides clients through pre-filing disputes, litigation, arbitrations, investigations, enforcement, and regulatory matters. She is a first-chair litigator with experience representing clients in federal, state, and administrative courts throughout all procedural phases, including dispositive motions and trials. Heryka has experience handling a broad range of matters including single-plaintiff litigation, class action litigation, and high-volume, multistate portfolios. She also has experience defending against charges of alleged discrimination before state agencies.

Heryka serves as her clients' go-to regulatory counsel, advising on compliance issues, examinations, investigations, and enforcement actions.

As a native Spanish speaker, Heryka is able to manage matters that require Spanish fluency. Her language skills enable her to conduct interviews and review documents in Spanish without third-party interpreters. This skill has allowed Heryka to add value to clients that serve Spanish-speaking customers in the U.S. and multinational clients with operations in Latin America. Her work ranges from advising on state foreign-language disclosure laws, fair lending, marketing and offering products and services in non-English languages, and UDAAP, as well as conducting bilingual internal investigations and operations reviews.

Heryka is committed to her pro bono practice and regularly volunteers with nonprofit organizations. She is also actively involved with the Mecklenburg Bar Association's committees and programming.

REPRESENTATIVE MATTERS

- Obtained a voluntary dismissal for a multinational investment management and wealth management company of a multimillion-dollar Ponzi scheme-related lawsuit filed in federal court.
- Obtained a voluntary dismissal for a national bank of a Ponzi scheme-related lawsuit in state court.
- Obtained a voluntary dismissal for a national bank of a lawsuit alleging violations of the Electronic Fund Transfer Act.

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- Prevailed on motions to dismiss filed in cases where plaintiffs sought to hold bank responsible for fraud committed by a third party.
- Prevailed on motions to compel arbitration in various lawsuits.
- Prevailed in consumer arbitrations pending before the American Arbitration Association (AAA).
- Obtained orders of dismissal in various state agency matters where complainant alleged discrimination in violation of civil rights laws.
- Manage litigation portfolio for matters across the U.S. for a national bank client.
- Counseled financial institutions on the provision of financial products and services to consumers with Limited English Proficiency (LEP).
- Conducted an internal investigation into a major IT systems outage at a financial institution and coordinated responses to regulators.
- Conducted a comprehensive internal audit of Forms I-9 to ensure compliance.
- Participated in an internal investigation into allegations of employee misconduct at a major financial institution involving more than 700 employee interviews over a short period in response to demands from banking regulators.
- Negotiated terms of consent order with the Consumer Financial Protection Bureau (CFPB) on behalf of financial services institution.
- Obtained dismissal of a housing discrimination complaint filed with the U.S. Department of Housing and Urban Development (HUD) under the Fair Housing Act against a financial services institution.

AWARDS

- *Best Lawyers in America®: Ones to Watch*: Litigation – Banking and Finance (2025-2027)
- Named to “Legal Elite,” Litigation, *Business North Carolina* (2023-2024)
- Selected for inclusion into the North Carolina Pro Bono Honor Society (2018-2021)

TOP AREAS OF FOCUS

- Class Action
- Consumer Financial Services
- Financial Services
- Financial Services Litigation

ALL AREAS OF FOCUS

- Banking Litigation
- Business Litigation
- Class Action
- Consumer Financial Protection Bureau (CFPB)
- Consumer Financial Services
- Consumer Law Compliance
- Financial Services
- Financial Services Litigation
- Litigation + Trial

EDUCATION AND CERTIFICATIONS

EDUCATION

- Washington and Lee University School of Law, J.D., 2014, *Journal of Civil Rights and Social Justice*
- University of North Carolina at Chapel Hill, B.A., *with highest distinction*, 2010, Phi Beta Kappa

BAR ADMISSIONS

- North Carolina
- Virginia

COURT ADMISSIONS

- U.S. Court of Appeals, Fourth Circuit
- U.S. District Court, Middle District of North Carolina
- U.S. District Court, Western District of North Carolina
- U.S. District Court, Western District of Virginia
- U.S. District Court, Eastern District of Michigan

LANGUAGES

- Spanish

PUBLICATIONS

- Podcast, "Lions, Tigers, and Sovereign Citizens, Oh My! UCC and Banking Litigation Trends and a 2026 Forecast," *The Consumer Finance Podcast*, March 12, 2026.
- Co-author, "Financial Services Industry 2025 Digital Assets Year in Review," *Troutman Pepper Locke*, February 5, 2026.
- Co-author, "Strategies for Defending Banks in Elder Abuse Cases," *Law360*, October 9, 2025.
- Podcast, "Regulatory Rollback: Impact of the CFPB's Withdrawal of Overdraft and Deposit Account Fee Guidance on Financial Institutions and Related Litigation Risks," *The Consumer Finance Podcast*, August 28, 2025.
- Podcast, "Wire Fraud Litigants Beware: Fourth Circuit Ruling Protects the Banks," *The Consumer Finance Podcast*, July 17, 2025.
- Co-author, "Navigating Change: First 100 Days Under the Trump Administration," *2025 Digital Asset Developments*, May 28, 2025.
- Podcast, "Deposit Account Litigation: Highlights From 2024 and What to Expect in 2025," *The Consumer Finance Podcast*, February 13, 2025.
- Podcast, "Introducing Heryka Knoespel: A New Partner at Troutman Pepper," *The Consumer Finance Podcast*, October 31, 2024.
- Author, "Potential Liability for Repossession Companies, Creditors, and State Actors for Unlawful Self-Help Repossessions," *Virginia State Bar Litigation News*, December 2016.