Julie Hoffmeister Smith

Partner

Richmond

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OVERVIEW

Julie is a partner primarily focusing on financial services litigation. She defends consumer-facing companies of all types in individual claims and class actions, including claims under the Fair Credit Reporting Act (FCRA), the Driver's Privacy Protection Act (DPPA), and the Telephone Consumer Protection Act (TCPA). Julie also applies her litigation knowledge in assisting businesses in developing compliance processes and procedures for the myriad federal consumer protection laws.

Julie provides ongoing analysis and commentary on legal and business developments in the consumer financial services industry through the Consumer Financial Services Law Monitor blog at cfslawmonitor.com.

REPRESENTATIVE MATTERS

- Defeated plaintiff's motion for class certification on behalf of a national data analytics company in the Eastern District of Virginia, with the court finding the proposed class definitions attempting to apply the FCRA to its identity theft and fraud prevention products were procedurally improper and prejudicial to the defendant.
- Serving as lead counsel for a national data analytics and technology company in FCRA nationwide class actions and single-plaintiff FCRA cases.
- Serving as counsel for a consumer reporting agency in MDL proceeding aggregating more than 30 class actions arising out of alleged consumer privacy violations.
- Defeated class certification in a nationwide putative class action alleging DPPA violations.
- Counseled client regarding DPPA implementation and compliance.
- Successfully moved to dismiss nationwide putative class action claims alleging state and federal privacy violations.
- Defended a credit repair company in various nationwide TCPA individual matters and class actions.
- Represented a major national debt collector in multiple individual and class action FDCPA and TCPA cases.
- Resolved a TCPA putative class action against a national bank on an individual basis.
- Represented a major bank in a federal court putative class action under the UCC; resolved the case through an individual settlement after a successful preliminary motion.

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AWARDS

- *Best Lawyers in America®: Ones to Watch*: Banking and Finance Law (2021-2026), Corporate Law (2021-2026), Financial Services Regulation Law (2021-2026), Litigation – Banking and Finance (2021-2026), Mass Tort Litigation / Class Actions – Defendants (2021-2026), Privacy and Data Security Law (2021-2026)
- Virginia Lawyers Media, “Up & Coming Lawyers” (2020)

TOP AREAS OF FOCUS

- Advanced Technology: Leading-Edge Issues
- Class Action
- Financial Services Litigation
- Privacy + Cyber

ALL AREAS OF FOCUS

- Advanced Technology: Leading-Edge Issues
- Class Action
- Consumer Reporting Agencies + Background Screening
- Data + Privacy
- Fair Credit Reporting Act (FCRA)
- Financial Services Litigation
- Incidents + Investigations
- Litigation + Trial
- Privacy + Cyber
- Telephone Consumer Protection Act (TCPA)
- Tribal Lending

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Young Lawyers’ Division chair – Federal Bar Association, Richmond, Virginia Chapter (2019)

PROFESSIONAL EXPERIENCE

- Judicial intern to the Honorable Henry E. Hudson of the U.S. District Court for the Eastern District of Virginia, 2013

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Richmond School of Law, J.D., *summa cum laude*, 2014, staff member, *University of Richmond Law Review*
- Wake Forest University, B.A., *magna cum laude*, 2011

BAR ADMISSIONS

- Virginia

COURT ADMISSIONS

- Supreme Court of Virginia
- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Western District of Virginia
- U.S. Court of Appeals, Fourth Circuit
- U.S. District Court, District of Colorado
- U.S. District Court, District of Nebraska
- U.S. District Court, Eastern District of Michigan

CLERKSHIPS

- Hon. James R. Spencer, U.S. District Court, Eastern District of Virginia, 2014-2015

SPEAKING ENGAGEMENTS

- Co-panelist, “The Data Broker Dilemma: Navigating Regulatory Risks and Industry Impacts,” CDIA Connect, May 8, 2025.
- Speaker, “Buckle Up for a Wild Ride: Privacy, Security, and AI’s Whirlwind Year!” Troutman Pepper Webinar, March 15, 2024.
- Co-presenter, “Class Action Discovery,” Perrin Conference Webinar, April 26, 2022.
- Speaker, “Operationalizing the Virginia Consumer Data Protection Act: Leveraging Lessons From the CCPA,” 16th Annual Credit and Collection News Conference, April 28, 2021.
- Speaker, “Operationalizing the Virginia Consumer Data Protection Act: Leveraging Lessons From the CCPA,” Troutman Pepper, April 15, 2021.
- Co-presenter, “The Ethics of Evolving Legal Technology,” Live CLE, February 5, 2019.
- Co-presenter, “Pre-Employment Background Screening: FCRA, EEOC, Ban-the-Box, State and Local Law Compliance,” Strafford Webinars, February 21, 2018.
- Co-presenter, “The Telephone Consumer Protection Act,” Troutman Sanders Consumer Financial Services Webinar Series, October 31, 2016.
- Co-presenter, “Spotlight on the Telephone Consumer Protection Act: Background, Rulings, and the Potential Impact on Your Company,” Live CLE, October 6, 2016.

PUBLICATIONS

- Contributor, “2024 Privacy, AI & Cybersecurity Year in Review,” *Troutman Pepper Locke*, February 12, 2025.
- Co-author, “CFPB Highlights Purported “Problems With Tenant Background Checks”,” *Troutman Pepper*, November 18, 2022.
- Co-author, “CFPB Issues Advisory Opinion on Name-Only Matching,” *Troutman Pepper*, November 5, 2021.
- Co-author, “Supreme Court Decision: *TransUnion v. Ramirez*,” *Troutman Pepper*, June 25, 2021.
- Co-author, “Litigation and Enforcement: Virginia Consumer Data Protection Act Series (Part Five),” *Troutman Pepper*, April 1, 2021.
- Co-author, “Introduction and Overview: Virginia Consumer Data Protection Act Series (Part One),” *Troutman Pepper*, March 4, 2021.
- 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, “Data Privacy: The Current Legal Landscape 2018 Reviewed,” *Troutman Sanders News & Knowledge*, January 15, 2019.
- Co-author, “Shutdown’s Messy Impact on Consumer Protection Activities,” *Law360*, January 11, 2019.
- Author, “Data Privacy: The Current Legal Landscape – September 2018,” *Troutman Sanders News & Knowledge*, September 26, 2018.
- Co-author, “Annual Report: 2017 Consumer Financial Services Year in Review and a Look Ahead,” January 10, 2018.
- Co-author, “Reinventing the Federal Trade Commission,” *Law360*, Aug. 9, 2017.
- Co-author, “A Serious Circuit Split on Class Ascertainability,” *Law360*, June 30, 2016.
- Co-author, “The Fair Credit Reporting Act: Not Just About Credit,” *Business Law Today*, American Bar Association, June 17, 2016.
- Co-author, “FCRA May Be a Dead End for Data Breach Plaintiffs,” *Law360*, January 28, 2016.

MEDIA COMMENTARY

- Quoted, “From the Web: Evaluating the Potential Impact of the Government Shutdown on Federal Courts,” *ACA International*, January 9, 2019.