Lindsey E. Kress

Partner

San Francisco

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Clients facing complex financial services and class action litigation trust Lindsey's strategic defense in high-stakes cases and consider her a go-to for privacy and cybersecurity advice.

OVERVIEW

Lindsey focuses her practice on defending clients in class action and financial services litigation, as well as advising on privacy and cybersecurity issues. She regularly represents clients in complex matters in state and federal courts across the country. Lindsey has trial experience and has argued cases at both the trial and appellate levels. She also advises on emerging privacy and cybersecurity litigation and compliance issues related to data collection, use, sharing, and protection.

Lindsey defends clients in consumer class actions involving allegations of consumer fraud and violations of various consumer protection statutes. She has extensive experience managing complex case issues, class discovery, drafting dispositive motions, and negotiating class settlements.

Lindsey represents businesses, including technology companies, insurance providers, banks, loan servicers, and other financial institutions in actions involving consumer fraud, statutory violations, contract disputes, business negotiations, cyber incident response and privacy litigation matters. She has a deep understanding of laws such as the California Unfair Competition Law (UCL), Fair Credit Reporting Act (FCRA), Truth in Lending Act (TILA), Fair Debt Collection Practices Act (FDCPA), California Homeowners Bill of Rights (HBOR), Consumer Legal Remedies Act (CLRA), California Consumer Privacy Act (CCPA), and California Privacy Rights Act (CPRA), among others.

Lindsey assists corporate clients experiencing data breaches with implementing incident response plans, remediation, and notification requirements. She also reviews and revises website privacy policies to help ensure compliance with state privacy laws, including the California Consumer Privacy Act.

REPRESENTATIVE MATTERS

Litigation

- Representation of financial services clients at a bench trial in a contract dispute case, securing a verdict for clients.
- Representation of a solar finance company in a commercial arbitration concerning a business dispute with a

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former marketing partner, securing arbitration award in favor of the client.

- Member of a trial team representing an insurance client at a high-stakes jury trial involving allegations of age discrimination and employment misclassification, securing significant jury verdict in favor of client, which was recognized as a “Top Verdict” by *The Daily Journal.*
- Representation of a warranty provider in a class action involving allegations of unfair business practices related to website disclosures.
- Representation of a mortgage servicer in a class action regarding an escrow dispute.
- Representation of financial institutions in class actions involving allegations of unlawful credit reporting practices under the FCRA.
- Representation of a bank in a class action involving claims concerning adjustable rate mortgages.
- Representation of a bus transportation technology company in a class action involving allegations of unfair and deceptive acts violating the Consumer Legal Remedies Act concerning seat reservations purchased on its platform.
- Representation of a corporate client in a class action for violation of the TCPA and Rosenthal Fair Debt Collection Practices Act concerning phone calls made to consumers.
- Representation of bank clients across the U.S. in class action disputes regarding payment processing fees, aka “convenience fees.
- Representation of dairy farmers in an employment class action regarding a wage dispute.
- Representation of a mortgage servicer at a bench trial involving allegations of unfair business practices and fraud, securing a verdict for client.

Privacy and Cybersecurity

- Assist insurance companies, financial institutions, health care entities, and energy companies with data breach incident responses, including overseeing forensic investigations, advising on consumer and regulator notice requirements, and drafting applicable notices to regulators and impacted individuals.
- Advise corporate clients on compliance with consumer privacy laws, such as the California Consumer Privacy Act (CCPA) and similar laws across the United States.
- Assist companies with drafting and revising website privacy policies to ensure compliance with state privacy laws.

AWARDS

- *Best Lawyers in America*®: Ones to Watch, Commercial Litigation (2025)
- *Daily Journal,* Top Verdicts (2023)
- *Super Lawyers*®: Northern California Rising Star, Civil Litigation: Defense (2023-2024)

TOP AREAS OF FOCUS

- Class Action
- Consumer Financial Services
- Data + Privacy
- Financial Services Litigation

ALL AREAS OF FOCUS

- Class Action

- Commercial Mortgage-Backed Securities Special Servicing
- Consumer Debt Servicing + Protection
- Consumer Financial Services
- Consumer Law Compliance
- Data + Privacy
- Financial Services Litigation
- Litigation + Trial
- Privacy + Cyber

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of San Diego School of Law, J.D., 2011
- Arizona State University, B.A., *cum laude*, 2006, political science

BAR ADMISSIONS

- California

COURT ADMISSIONS

- U.S. Bankruptcy Court, Central District of California
- U.S. Bankruptcy Court, Eastern District of California
- U.S. Bankruptcy Court, Northern District of California
- U.S. Bankruptcy Court, Southern District of California
- U.S. District Court, Central District of California
- U.S. District Court, Eastern District of California
- U.S. District Court, Northern District of California
- U.S. District Court, Southern District of California
- U.S. District Court, Southern District of Indiana
- U.S. District Court, Eastern District of Michigan
- U.S. Court of Appeals, Ninth Circuit

SPEAKING ENGAGEMENTS

- Speaker, “Privacy Laws and Your Business – An Overview of Recent Privacy Law Developments Affecting Your Business,” ACE NextGen SoCal Chapter: Privacy Laws and Your Business, October 18, 2022.
- Speaker, “Litigation, Investigations, & Enforcement,” Locke Lord, July 2021.

PUBLICATIONS

- Podcast, “Feeling the Heat: Strategies to Keep Cool Under California’s Consumers Legal Remedies Act,” *The Consumer Finance Podcast*, May 22, 2025.
- Co-author, “Stronger Privacy Protections and Enforcement Still High on the Agenda in California,” *Locke Lord*, November 2024.

- Co-author, “Spoliation: When the Duty to Preserve Data Outweighs the Obligation to Delete,” *Locke Lord*, August 2024.
- Co-author, “CCPA Disclosure Requirements Emphasized by California AG’s Settlement With DoorDash,” *Locke Lord*, April 2024.
- Co-author, “The Supreme Court Is Asked to Clarify the Scope of NBA Preemption in Cantero v. Bank of America,” *Locke Lord QuickStudy*, February 22, 2024.
- Co-author, “Challenging Recent Developments for Incident Response,” *Locke Lord*, December 2023.
- Co-author, “The CPRA: A Missed Deadline Gives Companies a Break,” *Locke Lord QuickStudy*, July 3, 2023.
- Co-author, “California Privacy Enforcement Will Heat up This Summer as the Agency Takes Control,” *Locke Lord*, June 2023.
- Co-author, “CCPA Enforcement: The Sephora Settlement Is Just the Start,” *Locke Lord*, December 2022.
- Co-author, “The Supreme Court’s *Ramirez* Isn’t Standing in the Way of Standing in Recent Data Breach and Privacy Cases,” *Locke Lord*, January 2022.
- Co-author, “Facts Matter—TransUnion’s Impact on Privacy, Cybersecurity Litigation,” *Bloomberg Law Insights,* July 19, 2021.
- Co-author, “A Big Win for Walmart Helps Further Define the Scope of Data Breach Class Actions: *Gardiner v. Walmart, Inc.*,” *Locke Lord QuickStudy*, March 29, 2021.
- Co-author, “Ready or Not, Here It Comes: Litigation and Enforcement Issues Under The California Privacy Rights Act,” *Locke Lord QuickStudy*, February 12, 2021.
- Co-author, “What’s in Store for Future CCPA Settlements After the Hanna Andersson Class Action,” *Locke Lord QuickStudy*, December 1, 2020.
- Co-author, “The Murky Waters of the CCPA’s Private Right of Action: Real and Perceived Ambiguities Complicating Litigation,” *Locke Lord*, November 2020.
- Co-author, “The Murky Waters of the CCPA’s Private Right of Action: Real and Perceived Ambiguities Complicating Litigation,” *Locke Lord QuickStudy*, October 6, 2020.