

## People



## Eric J. Gribbin

Partner, Litigation

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vCard

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A former vice president and senior legal counsel for the credit card and retail services division of HSBC, Eric Gribbin possesses deep knowledge of the financial services sector. He represents banks, finance companies, securities broker-dealers, insurance brokers, investment advisors, and other financial institutions in complex commercial litigation, regulatory and compliance, and transactional matters.

Eric has significant experience with private label, co-brand, and affinity credit card contracts and service agreements. He also represents credit card processors and money services businesses. His practice includes banking and UCC litigation, injunction proceedings, restrictive covenant and trade secret disputes, securities fraud litigation, and class action defense.

### Notable Work

**Banking Litigation:** Represented BMO Harris Bank in a case of first impression nationwide, obtained trial court decision, affirmed on appeal, holding that a bank customer cannot unilaterally place a restrictive legend (“Void After 90 Days”) on checks in the age of electronic check processing.

**Credit Card Advice:** Represented a top credit card issuer in the negotiation and drafting of a credit card contract with a major sports league in which the team logos appeared on the credit cards.

**Auto Litigation:** Represented a major auto lender in obtaining settlements in which our client paid nothing in exchange for the dismissal from two class actions in Ohio state court alleging complicity with an auto dealer in a fraudulent scheme to sell allegedly unnecessary automotive add-on features.

**Credit Card Compliance:** Represented a retail client in the design of a compliance training program on best practices in accepting credit card payments for our client’s employees.

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### Areas of Experience

Litigation  
 Broker-Dealer  
 Commercial Disputes  
 Financial Institutions Commercial Litigation  
 Financial Services  
 Probate and Fiduciary Litigation

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### Education

J.D., Duke University School of Law, 1998, *Duke Law Journal*, Articles Editor, 1997-1998; Staff Editor, 1996-1997  
 B.A., University of North Carolina at Chapel Hill, 1991, with distinction

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### Admissions

#### Bars

Illinois  
 California

#### Courts

U.S. Court of Appeals, Seventh Circuit  
 U.S. District Court, Northern District of Illinois  
 U.S. District Court, Southern District of Illinois  
 U.S. District Court, Northern District of California  
 U.S. District Court, Eastern District of California  
 U.S. District Court, Southern District of California

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### Related Content

Beach Clean-Up with the Surfrider Foundation and Girls in the Game  
 July 27, 2017

Eric Gribbin, Julia Lissner Co-Author *American Banker* Article on Client BMO Harris Win for Banking Sector  
 March 24, 2015

**Lenders:** Represented various lending institutions in complex breach of contract actions, banking and UCC litigation, and injunction proceedings.

**International Financial Institution:** Represented a major international bank in the negotiation and drafting of renewed master services agreements with three major credit bureaus.

**Credit Card Litigation:** Represented credit card issuing banks in drafting credit card disclosures and marketing materials, contract negotiation and termination, process improvement, regulatory compliance, and risk mitigation.

**Broker Dealers:** Represented a securities broker-dealer in twenty-seven related actions arising from a Ponzi scheme perpetrated by a registered representative. Assisted in drafting and arguing a successful motion to dismiss a significant portion of the plaintiffs' claims and successfully resisting a motion to dismiss in a related insurance coverage action.

**International Financial Institution:** Represented HSBC in the sale of several private label credit card portfolios.

**Lenders:** Represented consumer credit companies, mortgage lenders, and auto finance companies in state and federal litigation, including class actions.

**Class Action Defense:** Represented financial institutions in all aspects of class action defense, including opposition to class certification, deposing named plaintiffs, and drafting successful motions to dismiss and for summary judgment.

**Money Transmitter Clients:** Advised international money transmitter clients on U.S. anti-money laundering regulations and state registration laws.

**International Financial Institution:** Represented internal business teams within a major international bank on sweeping changes in laws and regulations, including the CARD Act and Dodd-Frank Act.

**Credit Card Processing Companies:** Represented credit card processing companies on compliance with various federal laws.

**Automotive:** Represented third party auto lenders in statewide and nationwide class actions.

## Published Work and Lectures

- *American Banker*, Author, "‘Void After 90 Days’? Illinois Court Says No," March 24, 2015
- Financial Services Hot Topics, Presenter, "What Big Brother Has Been Up To: You and CFPB in 2013," December 2013