



Partner Jennifer Sarvadi comments for Automotive News on Transunion v. Ramirez Supreme Court decision

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On June 25, the U.S. Supreme Court sided with credit bureau TransUnion in *TransUnion v. Ramirez*, a decision that limits consumers' ability to sue for damages under federal statutes such as the Fair Credit Reporting Act. The case involved a class-action lawsuit that included consumers whose names were inaccurately flagged as potential terrorists in their credit files. The court ruled that only a fraction of those involved in the suit were able to establish concrete harm, and threw out the remaining 6,332 members of the class action.

In writing about the case to *Automotive News*, Hudson Cook Partner [Jennifer Sarvadi](#) noted that the case clarified the requirement that consumers must suffer concrete harm to reach sufficient standing under Article III of the Constitution, which typically includes "physical, monetary or cognizable intangible harm traditionally recognized" under the common law.

"It will be interesting to see how litigants will raise a standing challenge to claims filed under other consumer protection statutes that provide for private causes of action, such as the Fair Debt Collection Practices Act," Jennifer said.

Jennifer counsels businesses on compliance with federal and state regulations and consumer protection laws, including, among others, the Fair Credit Reporting Act, Fair Debt Collections Practices Act, Telephone Consumer Protection Acts and prohibitions against unfair, deceptive acts and practices. Jennifer also represents clients in government investigations and enforcement actions, as well as litigation before state agencies.

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