

Stuart M. Richter

Partner

Class Action Litigation

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For more than 30 years, Stuart Richter has represented financial services firms and other companies in class actions and other complex commercial litigations. He has served as lead counsel in more than 100 class and mass actions in federal and state courts across the country and has handled many other large complex commercial litigations.

Bringing claims to fast resolution

Class action lawsuits present serious threats to defendants. They raise the prospect of prolonged and draining litigation, not to mention the possibility of substantial awards at trial. Stuart focuses his practice on eliminating those threats. He prides himself on being efficient, cutting short claims that otherwise could lag in the courts for years. Whether he does it by negotiating favorable settlements or getting cases dismissed, he is always looking to avoid expensive discovery and litigation battles.

Stuart has particularly deep experience representing banks, credit unions, debt collection companies and other financial services and related services providers in class action lawsuits and other complex commercial litigations. More than 60 financial institutions have relied on his team in cases across the country challenging checking account overdraft fees and other practices relating to deposit accounts and consumer loans. In addition to class actions, he uses his knowledge of financial services to represent clients in connection with all types of commercial disputes, including complex cases involving derivative products like interest rate swaps, and real estate financing and foreclosure litigation.

Stuart's experience is not limited to the financial services area. He regularly represents clients who sell consumer products and services in class and mass actions. He has represented makers of products ranging from LED light bulbs and high-tech swimsuits to food, drug and cosmetic products in lawsuits alleging fraud, false advertising and unfair competition.

Practices

- Class Action Litigation
- Consumer Finance Litigation and Regulatory Compliance
- Futures and Derivatives
- Real Estate Finance and Lending

Industries

- Finance and Financial Markets

Education

- JD, Pepperdine University School of Law, *summa cum laude*
- BS, University of Virginia

Bar Admissions

- California
- Montana
- Wyoming

Court Admissions

- US Court of Appeals, Ninth Circuit
- US District Court, Central District of California
- US District Court, Eastern District of California
- US District Court, Northern District of California
- US District Court, Southern District of California
- US District Court, District of Montana
- US District Court, District of Wyoming

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Recognitions

Recognized or listed in the following:

- *The Legal 500 United States*
  - Recommended Attorney, 2018–2025
- *Chambers USA*
  - Financial Services Regulation: Consumer Finance (Litigation), 2021–2026
- *Best Lawyers in America*
  - Commercial Litigation, 2026-2027

News

- Katten Attorneys Recognized in 2027 *Best Lawyers* Guide (August 20, 2026)
- Katten Climbs in *Chambers USA* 2026 Rankings (June 4, 2026)
- Katten Celebrates 101 Attorneys Honored by *Best Lawyers*® (August 21, 2025)
- Katten Receives High Marks in the Legal 500 US 2025 Guide (June 11, 2025)
- *Chambers USA* 2025 Ranks Katten as Leading Law Firm (June 5, 2025)
- Katten Highly Ranked in Legal 500 United States 2024 (June 12, 2024)
- Katten Receives High Marks in *Chambers USA* Guide 2024 (June 6, 2024)
- Katten Lauded in The Legal 500 United States 2023 (June 9, 2023)
- Katten Boosts Rankings in *Chambers USA Guide 2023* (June 1, 2023)
- Stuart Richter Shares Overdraft Litigation Insight on the *Alternative Litigation Strategies* Podcast (November 2, 2022)
- Katten Ranked Leading Law Firm by *Chambers USA* 2022 (June 1, 2022)
- Stuart Richter Comments on Rise in Credit Union Overdraft Suits (January 5, 2016)
- Partner Stuart Richter Quoted in *Daily Journal* Article on Use of Arbitration in Lawsuits Against For-Profit Schools (March 29, 2012)

- Partner Stuart Richter Featured in Law360 Q&A (September 1, 2011)

Publications

- California Partially Eliminates California Invasion of Privacy Act Claims Faced By Many Companies (October 7, 2026)
- CFPB Update: Policy and Leadership Changes Further Belief the Consumer Protection Agency Has Lost (Most of) Its Bite (May 16, 2025)
- CFPB Suggests Shift In Supervision and Enforcement Priorities (April 23, 2025)
- Privacy, Data and Cybersecurity *Quick Clicks* | Issue 26 (February 2025)
- Calif. Banking Brief: All the Notable Legal Updates in Q3 (October 4, 2024)
- Supreme Court Finds CFPB Funding Constitutional (May 16, 2024)
- CFPB Overdraft Rule Could Mean Big Shift In Banking Biz (February 16, 2024)
- The Latest Chapter in the Government's War on Purported "Junk" Fees: The CFPB Moves to Define Overdraft Services as Credit and to Cap Fee Amounts (January 19, 2024)

Presentations and Events

- 2023 National Institute on Class Actions (October 19–20, 2023) | *Panelist* | *The Expanding World of Privacy Class Actions*
- 2022 ABA Class Actions Conference (Austin) (April 12–13, 2022)
- 25th Annual National Institute on Class Actions (February 10-11, 2022)
- Class Action Lawsuits - what you need to know (March 31, 2021) | *Speaker*
- Spotting Potential Class Action Risk (February 13, 2020) | *Speaker*
- Third Annual CFO Forum (December 5–6, 2018) | *Presenter* | *Emerging Risk*
- 4th Annual CUNA Lending Council CLO Forum (April 11–12, 2017) | *Presenter* | *Is Your Credit Union Litigation Ready?*

- CFSA 14th Annual Meeting and Conference (February 25–28, 2014) | *Panelist* | *Private and Regulatory Litigation: A Look at Class-Action Trends in Consumer Finance*
- Current Major Issues in Consumer Finance – ACH Processing Class Actions: What Banks and Small Lenders Need to Know (November 26, 2013) | *Presenter*
- 16th National Conference on Consumer Finance Class Actions & Litigation (July 29–30, 2013) | *Panelist* | *Defending Against New and Emerging Claims Relating to Credit, Debit, and Prepaid Cards and Bank Add-On Services and Products*