



Brett D. Watson

Chair, Retail Banking Practice

Santa Monica

bwatson@cozen.com | (213) 892-7938

For more than two decades, top banks, credit card issuers, and financial institutions across the United States have called upon Brett to litigate issues relating to the full spectrum of their retail financial products.

Clients appreciate Brett's vast experience in both the legal and business side of their operations and his tactical and holistic approach to litigation. They also value his deep understanding of the typical tactics the plaintiff's bar uses in prosecuting retail financial product matters. This understanding allows him to anticipate, often before filing a responsive pleading, how plaintiffs will approach litigation and what type of settlement demands they will make. This has earned him a reputation among the plaintiff's bar that is beneficial to his clients. For example, based on a result he got for one client, when that same plaintiff sued another client and saw he was counsel, they immediately dismissed the case.

Brett has been representing some clients for more than 16 years, and some have called him a "walking encyclopedia of banking statutes," while others have noted his "uncanny ability to sniff out when a plaintiff is complicit." He approaches each matter with intellectual curiosity and tenacity. He takes seriously the quest for truth, and derives great personal satisfaction from winning (as defined by the client) – whether that means at trial, on a dispositive motion, or negotiating a favorable settlement.

Brett litigates cases involving the full range of retail financial products, including credit card disputes, prepaid and debit card disputes, checking-related disputes such as embezzlement and/or forged or unauthorized endorsements, Commercial Code Article 3 and Article 4 matters, merchant disputes, privacy and/or identity theft disputes, bankruptcy-related litigation including preference and avoidance actions, wrongful foreclosure, § 17200 matters, and complex business disputes.

Brett also has experience in representing both direct and indirect lenders in automobile financing disputes, claims for wrongful vehicle repossession, and dealership derivative lawsuits including FTC holder rule disputes.

He also frequently defends claims against businesses, creditors, servicers, and collection agencies alleging violations of federal and state consumer protection statutes, including the Fair Credit Reporting Act (FCRA), Fair Credit Billing Act (FCBA), Fair and Accurate Credit Transactions Act (FACTA), Federal Fair Debt Collection Practices Act (FDCPA), California's Rosenthal Fair Debt Collection Practices Act (RFDCPA), Telephone Consumer Protection Act (TCPA), Rees-Levering Automobile Sales Finance Act (ASFA), California Consumers Legal Remedies Act (CLRA), Truth-in-Lending Act (TILA), Electronic Funds Transfer Act (EFTA), and the Real Estate Settlement Procedures Act (RESPA).

Brett also has an active employment law practice, advising and defending employers regarding both statutory and common law harassment, discrimination, retaliation, and other employment-related claims. Employers in California face unique and difficult employment challenges, and Brett's experience in this area allows him to advise on the hiring and firing of employees, wage and hour compliance, and insurance coverage issues.

Brett earned his bachelor's degree in psychology from California State University in San Bernardino. He earned his law degree, *magna cum laude*, from Pepperdine University School of Law, where he was a

Practice Areas

- Financial Services
- Commercial Litigation
- Class Actions
- Appellate & Supreme Court

Education

- Pepperdine University School of Law, J.D., *magna cum laude*, 1999
- University of California, San Bernardino, B.A., 1995

Bar Admissions

- California

Affiliations

American Bar Association, Member

State Bar Association of California, Member

Los Angeles County Bar Association, Member

Inland Counties Legal Services, Board of Directors

Awards & Honors

- Volunteer of the Year (2023), Inland County Legal Services
- Southern California Super Lawyers Rising Stars, 2010-2012

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member of the *Pepperdine Law Review*.

Juxtaposed against the seriousness and intensity of his legal work, Brett is an aficionado of stand-up comedy – one of things he loves most is going to comedy clubs to see not only the greats, but also to witness the new talent breaking into the business.

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