



Susan Tran

ASSOCIATE

Susan focuses on consumer finance matters, including government investigations, enforcement litigation, and consumer class action litigation as well as compliance counseling.



Industries

Fintech
Cannabis

Practices

Complex Litigation
Government Enforcement & White Collar
Investigations

Education

University of California, Hastings College of the Law
JD, 2012
California State University, Los Angeles BA, 2008

Offices

San Francisco

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Susan is committed to delivering results that help clients achieve their business objectives. She is a client-focused litigator and enforcement attorney who is experienced in the financial services industry. Susan understands that effective advocacy involves knowing not only the law, but also understanding the client. She approaches each matter with earnest and effectuates strategy plans driven and designed by the practical needs of each client. Whether it is an investigation, enforcement action, litigation, or compliance counseling, Susan knows that there is no “one size fits all” approach to solving the problems faced by clients.

Client Work

Susan’s experience includes work on a variety of investigation or litigation matters, including those involving UDAAP, FCRA, TILA, ECOA, EFTA, FDCPA, GLB, SCRA, and MLA, and state law privacy or consumer protection claims. Susan has been involved in all stages of litigation, including pleadings, discovery disputes, dispositive motions, and trial. She has also represented individual and corporate clients before state licensing boards and in matters involving state attorneys general.

Susan’s extensive experience with investigations and litigation matters has honed her ability to manage and execute complex discovery plans. Susan has experience developing and implementing plans to aggregate, analyze, and assess information. She is skilled in coordinating with vendors and managing legal teams, resulting in a seamless review process and production that adheres to the multi-faceted requirements of individual regulators or opposing counsel. Her ability to tackle complex legal project management leads to efficient results for clients that advances a holistic defense strategy.

- Represented a national bank in connection with a CFPB CID and investigation.
- Represented a national debt recovery agency in connection with a CFPB CID and investigation.
- Represented a mortgage loan originator in matter before the California Department of Business Oversight.
- Represented an online home improvement services company in matter before county prosecutors’ investigation of California Unfair Competition Law issues.

Provided counsel to a federal credit union on the inclusion of arbitration clauses in installment contracts.

- Represented a mortgage document services company in counseling matters involving state and federal UDAAP risk assessment.
- Represented a public company telecommunications provider in connection with internal investigations related to revenue recognition issues and ongoing DOJ investigations.
- Represented a public pharmaceutical company and its CEO in connection with an SEC investigation into market manipulation practices.
- Represented investment bankers and financial advisors in an SEC investigation of a city.

Previous Work

Before joining Arent Fox, Susan worked in Palo Alto at a large international firm where she focused on government investigations by the SEC, FINRA, and the FCC, as well as litigation of commercial disputes in state and federal court.

Publications, Presentations & Recognitions

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"CFPB Denies Bank of America's Request to Quash Probe Into Unauthorized Consumer Account Openings", *The Banking Law Journal*, February, 2020

Bar Admissions

California