



Rachel B. Cash

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Services

Consumer Finance Litigation & Compliance, Financial Institution Disputes, Cybersecurity,

Rachel is a partner in the firm's Financial Services Litigation Practice Group. Her practice focuses primarily on defending banks and mortgage companies against alleged violations of consumer protection laws in state and federal courts across the country.

Rachel routinely represents financial institutions such as banks, mortgage lenders, credit card companies, and auto finance companies in consumer lawsuits filed under various state and federal laws, including the Telephone Consumer Protection Act, the Truth-in-Lending Act, the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, and the Real Estate Settlement Procedures Act. Rachel has also defended retail banks involving an array of allegations including account management and payment posting issues as well as mortgage lenders against allegations of wrongful foreclosure in a number of states, including both judicial and non-judicial foreclosure jurisdictions. Her experience includes defending both individual and class actions at the trial and appellate level. In addition to her financial services practice, Rachel is a member of the firm's cybersecurity group and has worked with financial institutions to navigate the preparation and submission of numerous data breach class action settlement claims.

Rachel received her J.D., summa cum laude, from the University of Alabama School of Law, where she served as Senior Editor of the Alabama Law Review and was selected as a member of Order of the Coif. In addition, Rachel was a Hugo L. Black Scholar, a member of the Bench & Bar Legal Honor Society, and received the M. Leigh Harrison Academic Achievement Award. Rachel received her B.S., summa cum laude, in Real Estate and Finance from Florida State University. She is a member of both the Alabama Bar and the Florida Bar.

In addition to her law practice, Rachel serves on the Young Professionals Board for the Greater Birmingham Humane Society and on the Board of Directors for the Shelby Humane Society. She is also involved in the Alabama State Bar and previously served on the Executive Committee for the Alabama State Bar Young Lawyers Section.

Publications

- Dodd-Frank News: January 2014: Dodd-Frank Wall Street Reform and Consumer Protection Act Update
- Dodd-Frank News: November 2013: Dodd-Frank Wall Street Reform and Consumer Protection Act Update
- Dodd-Frank News: September 2013: Dodd-Frank Wall Street Reform and Consumer Protection Act Update
- Dodd-Frank News: July 2013: Dodd-Frank Wall Street Reform and Consumer Protection Act Update
- Dodd-Frank News: March 2013: Dodd-Frank Wall Street Reform and Consumer Protection Act Monthly Update

Education

J.D., *summa cum laude*, University of Alabama School of Law
B.S., *summa cum laude*, Florida State University

Licensed In

Alabama, Florida

Honors & Awards

- *Mid-South Super Lawyers* "Rising Star," Civil Litigation: Defense (2019)

Professional Associations

Alabama State Bar
The Florida Bar
Alabama Bar Association
Birmingham Bar Association
Alabama State Bar Young Lawyers Section, former Executive Committee member

Community Involvement

Young Professionals Board, Greater Birmingham Humane Society
Board of Directors, Shelby Humane Society

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