Michael W. Sobol
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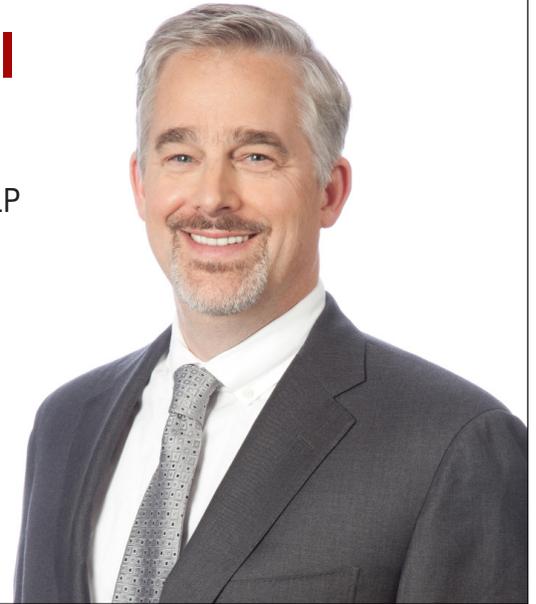
One of the Nation's Premier Consumer Protection Attorneys

Chair of the firm's Cybersecurity & Data Privacy group since its 2016 inception, Michael W. Sobol leads novel and challenging consumer protection class action lawsuits of first impression. Within the last few years, Michael's cases have recovered over one billion dollars and have reformed the business practices for the benefit of tens of millions consumers nationwide.

A two-time *California Daily Journal* "Top Cybersecurity Lawyer," in 2019 Michael was named a "California Lawyer of the Year" for his outstanding work on the Anthem Data Breach litigation. The *National Law Journal* singled him out as a 2017 "Cybersecurity Law Trailblazer" for his significant efforts "in the fight against criminal cyber activity and towards adding much needed layers of data security in an increasingly digital world of commerce." *Law360* honored Michael as a 2017 "MVP for Cybersecurity and Data Privacy."

The Consumer Attorneys of California ("CAOC") have repeatedly honored Michael as a finalist for the organization's Consumer Attorney of the Year Award. In 2011, the CAOC recognized Michael for *Gutierrez v. Wells Fargo*, a class action trial that proved Wells Fargo deceptively represented its accounting of debit card transactions. Those findings were affirmed on appeal, and a $203 million judgment for restitution has been entered on behalf of a class of over one million California consumers.

In 2012, the CAOC recognized Michael for his work in the *Yourke v. Bank of America* overdraft fees case which resulted in a $410 million settlement for customers nationwide. In 2013, the CAOC recognized Michael as part of the team that led the multidistrict litigation, *In re Chase Bank Check Loans*, which produced a $100 million settlement of claims that Chase Bank violated the covenant of good faith and fair dealing in special check loan deals with its credit card customers.

In 2012, Michael was named as a finalist for Trial Lawyer of the Year by Public Justice for his

work on the Plaintiff Executive Committee in the multidistrict *In re Checking Account Overdraft Litigation*, where over 100 cases against 35 of the nation's largest banks were coordinated. The cases have resulted in several hundred millions of dollars in settlements providing direct payments to class members.

Michael has also taken on the automobile financing industry for allowing local auto dealers to impose discriminatory interest rate markups against African-American and Hispanic customers. The settlements in these cases included the refinancing of billions of dollars in car loan debt.

Michael was also Co-Lead Counsel in a case against the credit reporting industry, where he helped obtain a much-lauded injunctive relief settlement that for the first time required the industry to take measures to verify the accuracy of certain credit information from otherwise reliable sources. Michael has also successfully settled or tried numerous other cases involving financial fraud, false advertising, or unfair business practices against banks and finance companies, credit card companies, insurers, manufacturers, and sellers.

Michael currently represents consumers asserting that Facebook violated their privacy rights by scanning private email messages, and residents of Detroit, Michigan in a class action lawsuit against Morgan Stanley for actively ensuring the proliferation of high-cost, high-risk mortgage loans to bundle and sell mortgage-backed securities to investors.

Other Awards and Activities

Recognized as both a Super Lawyer and Best Lawyer, the *Daily Journal* selected Michael as a top 100 lawyer in California for 2012 and 2013. Michael regularly participates in numerous conferences on consumer litigation, including the National Consumer Law Center's Annual Consumer Rights Litigation Conference, Class Action Symposium, and he is a co-author of the NCLC treatise on Consumer Class Actions.

Areas of Practice

Consumer Protection
Cybersecurity & Data Privacy
Defective Products

Education

Boston University School of Law, Boston, Massachusetts
J.D. - 1989

Hobart College, Geneva, New York
B.A. (Cum Laude) - 1983

Bar Admissions

California, 1998
Massachusetts, 1989
U.S. Court of Appeals, 9th Circuit, 2009
U.S. Court of Appeals, 11th Circuit, 2012
U.S. District Court, Central District of California, 2005
U.S. District Court, Eastern District of California, 2011
U.S. District Court, Northern District of California, 2001

U.S. District Court, Southern District of California, 2010
U.S. District Court, District of Massachusetts, 1990

Professional Associations and Memberships

Bar Association of San Francisco
Consumer Attorneys of California (Board of Governors, 2007 - 2010)
National Association of Consumer Advocates
State Bar of California

Published Works

Panelist, National Consumer Law Center's 15th Annual Consumer Rights Litigation Conference, Class
Action Symposium
Panelist, Continuing Education of the Bar (C.E.B.) Seminar on Unfair Business Practices—California's
Business and Professions Code Section 17200 and Beyond
Columnist, On Class Actions, Association of Business Trial Lawyers, 2005 - Present
The Reach of Statutory Damages, 2008
Proposition 64's Unintended Consequences, 2007
The Rise of Issue Class Certification, 2006
The Fall of Class Action Waivers, 2005

Honors and Awards

Selected for inclusion by peers in The Best Lawyers in America in the fields of "Mass Tort Litigation/
Class Actions - Plaintiffs, Product Liability Litigation - Plaintiffs," 2013 - 2025
"Lawdragon 500 Leading Litigators in America," Lawdragon, 2025
"Lawdragon 500 Leading Plaintiff Financial Lawyers in America," Lawdragon, 2021-2024
"Lawdragon 500 Leading Plaintiff Consumer Lawyers in America," Lawdragon, 2023, 2024
"Super Lawyer for Northern California," Super Lawyers, 2012 - 2023
"Top 100 Attorneys in California," Daily Journal, 2012 - 2013, 2021
"Lawyer of the Year for Mass Tort & Class Action Litigation," Northern California, Best Lawyers, 2021
"California Lawyer of the Year," Daily Journal, 2019
"Top Cyber/Artificial Intelligence Lawyer," Daily Journal, 2018, 2019
"MVP for Cybersecurity and Privacy," Law360, 2017
"Cybersecurity & Data Privacy Trailblazer," The National Law Journal, 2017
"California Litigation Star," Benchmark Plaintiff, 2013 - 2015
"Top 100 Northern California Super Lawyers," Super Lawyers, 2013
"Trial Lawyer of the Year Finalist," Public Justice, 2012
"Consumer Attorney of the Year Finalist," Consumer Attorneys of California, 2011
"Lawdragon Finalist," Lawdragon, 2009