



Jack Cobb

Partner

Charlotte
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Jack focuses his practice on financial services litigation and other complex commercial matters. He is a permanent member of the Fourth Circuit Judicial Conference and former board chair of the Urban League of the Central Carolinas.

Jack represents financial institutions and other companies in connection with government enforcement actions, internal investigations, class actions, and commercial disputes. He has handled cases involving foreign exchange and derivatives, consumer financial products such as mortgages and credit cards, class actions, and governance disputes. Jack has particular expertise defending complex matters that involve multiple enforcement proceedings and parallel private litigation.

Before joining Winston, Jack served as Senior Counsel to the U.S. Senate Homeland Security and Governmental Affairs Committee from 2005–2006 in connection with the Hurricane Katrina inquiry. From 1997–1999, he was Senior Counsel to the U.S. Senate Governmental Affairs Committee, where he also served as staff director for the 1997 Campaign Finance Investigation.

Key Matters

- Representing a defendant charged in a high-profile political corruption prosecution, *United States Lindberg et al.*, culminating in a three-week jury trial in North Carolina federal court.
- Defending a large financial institution in a complex set of enforcement actions and investigations involving the U.S. Department of Justice, the Office of the Comptroller of the Currency, the Federal Reserve Bank, the Commodity Futures Trading Commission, and other entities.
- Defending large financial institutions in enforcement matters brought by the Consumer Financial Protection Bureau concerning credit cards, mortgage origination, and legal order processing.
- Defending a large financial institution in a statewide class action involving second-lien home mortgages.
- Defending large financial institutions in *qui tam* actions concerning insurance products and home mortgages.
- Defending a leading financial institution against a state attorney general enforcement proceeding directed at debt collection and debt sales practices.
- Representing a leading chemical company in a series of commercial disputes and an arbitration involving a manufacturing facility joint venture.
- Representing a leading financial institution in all phases of multi-district litigation arising from the collapse of an Italian food and dairy conglomerate.
- Handling a range of *pro bono* matters involving child custody disputes, landlord-tenant cases, and criminal expungements.

Recognitions

Jack is recognized annually in *The Best Lawyers in America*® in the fields of commercial litigation, banking and finance litigation, bet-the-company litigation, mortgage banking foreclosure law, and *qui tam* law. He was recognized in the 2020 and 2022 editions of *The Best Lawyers in America*® as the Charlotte “Lawyer of the Year” in Banking and Finance Litigation. He has been named to the “North Carolina Super Lawyers” in the Business Litigation category annually since 2006. Jack is also AV rated by Martindale-Hubbell.

Activities

Jack is a permanent member of the Fourth Circuit Judicial Conference. He is a former board member and member of the executive committee for the Mecklenburg Bar Foundation and has served in past years as the chairman of the Bar Leadership Institute Committee for the Mecklenburg County Bar. Jack serves on the Building Committee for the Urban League of the Central Carolinas and is the Urban League’s former board chair.

Credentials

EDUCATION

Jack received a J.D. in 1989 from the University of Virginia Law School, where he was an editor for the *Virginia Law Review*. He received a B.A., *magna cum laude*, from Davidson College in 1985, where he was a member of Phi Beta Kappa.

ADMISSIONS

- North Carolina

CLERKSHIPS

- USCA - Fourth Circuit for the Honorable John Butzner

Related Insights & News

- Presenter, “Indemnification and Advancement of Fees in White Collar Matters,” 2009 White Collar Crime Spring Program, North Carolina Bar Association, May 2009
- Panelist, “Privilege Waivers and Joint Defense Agreements,” 2009 White Collar Crime Spring Program, North Carolina Bar Association, May 2009

SEMINAR/CLE

Winston Hosts 2024 Financial...

JANUARY 24, 2024

RECOGNITIONS

Winston Attorneys Recognized in *The Best Lawyers in America*

AUGUST 17, 2023

CLIENT ALERT

U.S. Federal Banking Regulators...

JUNE 14, 2023

CLIENT ALERT

CFPB Finalizes Rule on...

MAY 16, 2023

NEWS

2022 Pro Bono Impact...

MAY 1, 2023

CLIENT ALERT

CFPB Proposes Registry of...

FEBRUARY 14, 2023

SEMINAR/CLE

Financial Services Regulatory and...

JANUARY 26, 2023

BLOG

Winston's Charlotte Office Provides...

OCTOBER 12, 2022

RECOGNITIONS

Winston & Strawn Attorneys Recognized in *The Best Lawyers in America*

AUGUST 18, 2022

PRO BONO IN ACTION

Winston Protects Neglected Child...

APRIL 27, 2022

WEBINAR

The Biden Administration Turns...

JANUARY 26, 2022

NEWS

2020-2021 Pro Bono...

2020-2021

Capabilities

Transactions

Litigation/Trials

Commercial Litigation & Disputes

Financial Services Litigation

Government Investigations, Enforcement & Compliance

Financial Services Transactions & Regulatory

Class Actions & Group Litigation

Financial Services