



Kobi Brinson

Partner Chair, Diversity and Inclusion Committee & Co-Chair, Financial Services Industry Group

Charlotte +1 704-350-7747

Drawing from prior experience managing complex litigation and regulatory enforcement matters at some of the nation's largest financial institutions, Kobi offers clients invaluable business insight to help them navigate issues arising in government regulatory enforcement inquiries and investigations, as well as class action matters. Her extensive experience has led her to be recognized in both *Chambers USA* and *The Best Lawyers in America*[®].

Kobi defends financial services and other clients in government regulatory enforcement inquiries and investigations, as well as class action litigation. She has spent more than 20 years defending corporate clients as both in-house counsel for some of the nation's largest financial institutions and as outside counsel to corporate clients nationwide.

Her heightened sensitivity to the business objectives and needs of her clients has led to Kobi's successful handling of regulatory and investigative matters on behalf of her global financial institution clients as well as smaller organizations undergoing governmental scrutiny. She has extensive experience dealing with the Consumer Financial Protection Bureau (CFPB) and continues to focus her practice on helping clients navigate that agency's complex investigative process.

She has defended numerous clients against investigations by state Attorneys General and has provided advice and counsel for investigations and legal processes by the Office of the Comptroller of the Currency (OCC), Federal Trade Commission (FTC), and Department of Justice (DOJ).

In addition to her regulatory practice, Kobi represents clients in class action litigation with a concentration on consumer lending and retail banking issues, including a focus on issues related to alleged systemic bias in banking and lending practices and processes. She uses her in-depth knowledge of consumer banking and lending to dismantle plaintiffs' claims, while obtaining favorable rulings on motions to dismiss and motions for summary judgment. As an attorney with deep experience in adverse litigation and investigatory matters, Kobi also counsels clients facing media and, in some cases, Congressional scrutiny.

Kobi is also a member of the Bank Receivership Task Force, created in March of 2023.

Prior to joining Winston, Kobi was Senior Vice President and Assistant General Counsel at both Bank of America and Wells Fargo, where she coordinated responses to consumer regulatory enforcement actions from prudential and other regulators, including the CFPB, DOJ, and state Attorneys General. She has directed responsive strategy for hundreds of individual and class action litigation matters.

Key Matters

- Successfully avoided threatened federal regulatory enforcement action after conducting an internal investigation for a large financial institution.
- Represents a large financial institution in nationwide internal investigations and threatened enforcement actions from multiple federal and state agencies.
- Conducted an in-depth deposition ultimately leading to the dismissal of a California class action claim.
- Obtained dismissal with prejudice of False Claims Act qui tam actions against three major financial institutions.
- Successfully represented a nationwide foreclosure trustee in a state Attorney General investigation.
- Successfully represented a large energy-related company in an FTC investigation.
- Provides oversight and training for attorneys nationwide handling small claims trials for a major financial institution.

Recognitions

Kobi is consistently recognized as one of the top attorneys in the country. She was recognized in the 2023 edition of *Chambers USA* in Litigation: White-Collar Crime & Government Investigations. She has been listed in *The Best Lawyers in America*[®] for Commercial Litigation from 2021–2024, Banking and Finance Law from 2022–2024, and Litigation: Banking and Finance from 2022–2024. She was selected as one of the nation's *Lawdragon 500* "Leading Lawyers in America" from 2020–2024, received the Minority Corporate Counsel Association 2020 "Rainmakers Award," and was named to the 2020 Lawyers of Color Power List. She was the recipient of the 2019 "Women Worth Watching Award" and was recognized as one of Charlotte's "Leading Women in Business" by the *Charlotte Business Journal (CBJ)* in 2018 and 2023. The *CBJ* also recognized her as a finalist in the "Corporate Counsel Awards" when she was in-house at Bank of America. In 2016, Legal Services of Southern Piedmont (LSSP) issued a resolution honoring Kobi for raising more than US\$80,000 for LSSP and Charlotte Ballet as a dancer in Charlotte's Dancing With The Stars. In 2015, she was named the Winston & Strawn Charlotte Office "Mentor of the Year." Kobi was among the 15 women honored with Walker's Legacy's 2018 "Charlotte #WLPower15 Award," an annual award that recognizes the achievements of notable business and community leaders.

Activities

Kobi is a Fellow of the American Bar Foundation, an honorary organization of attorneys, judges, law faculty, and legal scholars whose public and private careers have demonstrated outstanding dedication to the welfare of their communities and to the highest principles of the legal profession. Kobi currently serves on the firm's Executive Committee, chairs the Diversity Committee, heads the Charlotte litigation practice, and is co-chair of the firm's Financial Services Industry Team. In the community, she serves on the CMS Foundation Board, Charlotte Ballet Board of Trustees, and the Arts Empowerment Project Board of Advisors. Kobi is a former Trustee for Trinity Episcopal School, a former member of the Theatre Charlotte Board of Directors, a former Chair of the Youth Homes, Inc. Board of Directors (n/k/a Childrens' Home Society), and a former member of the Mecklenburg County Bar Executive Committee, among others. Kobi is also a member of The Girl Friends, Inc., The Links, Incorporated and Alpha Kappa Alpha Sorority, Inc.

Credentials

EDUCATION

Kobi earned a J.D. from Harvard Law School in 1993, where she served as Special Projects Editor for the *Harvard Civil Rights – Civil Liberties Law Review*, as well as a member of the Harvard Defenders, during which she tried cases on behalf of indigent defendants in Boston's Roxbury and Dorchester neighborhoods. She received a B.A. in international studies with an economics concentration from the University of North Carolina at Chapel Hill in 1990.

ADMISSIONS

- North Carolina
- South Carolina

CLERKSHIPS

• SC State Court for the Honorable Joseph A. Wilson, II

Related Insights & News

SPEAKING ENGAGEMENTS

- "Managing Diversity as an Intangible Asset," Center for Applied Innovation, 2018
- "Microinequities and Potential Crash and Burn: Are You at Risk?" Annual Midyear Meeting, International Association of Defense Counsel (IADC), 2015
- "Attacked From All Sides: Defending The Company Against Simultaneous Actions By Regulatory Agencies, Attorneys General, and Civil Litigants," IADC Corporate Counsel College, 2015
- "Women and the Law," Charlotte School of Law, 2013
- "Voice of the Client," 4th Annual Legal Marketing Association Charlotte City Group, Legal Marketing Association, 2012
- "The No-Spin Role that Diversity Plays in the Retention of Outside Counsel," Diverse Attorney Conference, Sutherland Asbill & Brennan, 2012
- "Class Actions: They Can Strike Anywhere, Anytime," Corporate Counsel College, IADC, 2009

- "Subprime Lending Litigation: Best Practices," American Bankers Association, 2008
- "Minimizing Litigation and Enforcement Risks Arising from Privacy Legislation," Third National In-House Counsel Conference on Defending & Managing Complex Litigation, 2006
- "Reducing the Chances of Class Actions, Lender Liability: Protecting Yourself Against Borrower Claims," 2006

PUBLICATIONS

• "Kumho Tire and the Junior Associate: How To Select An Expert After Kumho," ABA Litigation Section 2000

SEMINAR/CLE

Winston Hosts 2024 Financial Services Symposium in Charlotte JANUARY 24, 2024

RECOGNITIONS

Winston Attorneys Featured on the 2024 *Lawdragon* 500 Leading Lawyers in America List JANUARY 12, 2024

NEWS

Bank of America Features Partner Kobi Brinson in December Alumni Spotlight DECEMBER 18, 2023

NEWS

Winston Partners With Diversity Lab To Strengthen Inclusion for Lawyers With Disabilities DECEMBER 5, 2023

RECOGNITIONS

Winston Earns Diversity Lab's Mansfield Certification Plus for Sixth Consecutive Year OCTOBER 10, 2023

RECOGNITIONS

Kobi Kennedy Brinson Helps Launch Inaugural African American Leadership Academy of Charlotte SEPTEMBER 29, 2023

PRO BONO IN ACTION

Winston Helps Black Farmers Obtain Up to \$500,000 to Help Remediate USDA's Discriminatory Lending Practices SEPTEMBER 26, 2023

RECOGNITIONS

Kobi Kennedy Brinson Named to *Charlotte Business Journal*'s 2023 Power 100 List SEPTEMBER 15, 2023

RECOGNITIONS

Winston Attorneys Recognized in *The Best Lawyers in America*[®] 2024 AUGUST 17, 2023

CLIENT ALERT

U.S. Federal Banking Regulators Release Final Interagency Guidance on Third-Party Risk Management JUNE 14, 2023

RECOGNITIONS

Winston & Strawn Recognized in *Chambers USA* 2023 JUNE 6, 2023

CLIENT ALERT

CFPB Finalizes Rule on Small Business Lending Data Collection MAY 16, 2023

Capabilities

