

Loker Law Secures Record-Breaking \$20,100,000 Verdict Against Comenity Capital Bank

Loker Law wins record \$20.1M FCRA verdict, setting a new national standard for protecting identity-theft victims and holding financial institutions accountable.

ARROYO GRANDE, CA, CA, UNITED STATES, November 18, 2025 /EINPresswire.com/ -- November 6, 2023, [Loker Law](#) has achieved a historic milestone for consumers nationwide, obtaining a \$20,100,000.00 verdict against Comenity Capital Bank. This is the largest [Fair Credit Reporting Act](#) verdict ever awarded, underscoring the critical importance of protecting the rights of identity theft victims and holding financial institutions accountable when they fail to act.



Case number 5:23-cv-04965, in the U.S. District Court for the Northern District of California.

The plaintiff, who relocated from Ukraine to escape the war with Russia, hoped to begin a safer and more stable chapter in the United States. Instead, he discovered that a fraudster had accumulated approximately \$200,000 in credit card debt under his name. What followed was a grueling battle not with the fraudster but with the very banking and credit reporting systems designed to protect consumers.

This record verdict sends a powerful message to the banking industry that surface-level reviews and box-checking exercises are not good enough. When consumers report fraud, banks must conduct real, meaningful investigations to protect victims and restore their financial identity.

Matt Loker reiterated “[i]dentity theft is traumatizing on its own, but the true harm comes when banks refuse to help. This verdict stands for every consumer who has ever been ignored, dismissed, or doubted.”



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Matt Loker

About Loker Law

Loker Law is a leading law firm dedicated to representing consumers impacted by identity theft, fraud, and inaccurate credit reporting. Founded in 2019 and headquartered in Arroyo Grande, CA, Loker Law is committed to delivering exceptional advocacy and restoring the dignity, financial stability, and peace of mind of its clients.

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