HUSCH BLACKWELL

Rebecca Bavlsik

ASSOCIATE

MILWAUKEE, WI
PHONE: 414.978.5538
EMAIL: BECKY.BAVLSIK@HUSCHBLACKWELL.COM

OVERVIEW

Becky solves problems for consumer finance companies and other financial institutions.

As a litigator, Becky handles cases from start to finish. Working primarily in the consumer finance space, Becky helps clients navigate litigation and arbitration proceedings at the state, federal, and appellate level on individual and class claims arising under the Fair Debt Collections Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), state consumer protection acts (such as the Wisconsin Consumer Act), and similar laws. Becky frequently advises clients such as installment loan companies, motor vehicle finance companies, banks, credit unions, online lenders, and short-term lenders on their litigation concerns.

With her experience as a federal law clerk, Becky offers clients a fresh perspective on litigation strategies. She can spot potential pitfalls and recommend alternative approaches that are more likely to succeed. And having worked closely with mediators on dozens of settlement conferences, she's well-equipped to advise clients on effective negotiation options and optimize mediation efforts. As defense counsel, Becky channels her experience to create strategic and collaborative approaches with clients in order to map out a solution that best aligns with the client's risk tolerance and short- and long-term goals.

Known as a highly responsive professional eager to help clients, Becky has a gift for explaining exactly what clients need to know, ensuring that they fully understand the legal situation, and can evaluate the best options for their business.

Industry

Financial Services & Capital Markets

Services

Commercial Litigation

Consumer Financial Services

Credit Unions

Litigation & Alternative Dispute Resolution

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Experience

- Obtained dismissal of counterclaims in multiple actions against various debt-collector clients for alleged noncompliance with Wisconsin Consumer Act (WCA) pleading and service requirements, and then likewise successfully opposed the interlocutory appeal to the Wisconsin Court of Appeals.
- Successfully briefed and argued against reopening of multiple small-claims default judgments on behalf of creditor clients.
- Obtained dismissal of class-action counterclaims under the Wisconsin Consumer Act in a student loan collection case.
- Successfully defended clients against WCA and similar claims in arbitration, resulting in dismissal of the claims.
- Filed an amicus brief on behalf of the American Financial Services Association, the primary trade association for the consumer credit industry, in support of a Fifth Circuit petition to stop the Federal Trade Commission's Combating Auto Retail Scams (CARS) Rule from taking effect. The Fifth Circuit vacated the ruling.

Education

- J.D., Loyola University Chicago School of Law
  - *summa cum laude*
  - *Loyola University Chicago Law Journal*, Editor in Chief
  - Willem C. Vis International Commercial Arbitration Moot Fellow
- B.A., Washington University in St. Louis
  - College Honors

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Admissions

- Wisconsin
- Illinois
- Missouri
- U.S. District Court, Eastern District of Wisconsin
- U.S. District Court, Western District of Wisconsin
- U.S. Court of Appeals, Fifth Circuit

Clerkships

- Term Law Clerk to the Honorable Magistrate Judge Andrew G. Schopler, U.S. District Court for the Southern District of California

2025 Pro Bono Contributor

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