



Shareholder | Providence, RI | Boston, MA | Manchester, NH | New York, NY

Geoffrey W. Millsom

☎ 401.427.6217 / 617.804.1360 ✉ gmillsom@apslaw.com

Overview

Geoff is the Chairman of the Firm's Litigation Department and the Banking and Financial Services Group.

Geoff's practice focuses on complex litigation, business disputes, government investigations and employment issues in the banking, consumer finance, investment advisory and wealth management industries. He is an experienced trial lawyer who has successfully represented plaintiffs and defendants at trial and on appeal in courts across the country, often in high-stakes and business-critical commercial matters. Geoff has significant first-chair experience defending class action and other complex matters on behalf of commercial clients across various industries. Over the past few years, he has successfully defended multi-party litigation cases in Rhode Island, Maine and Vermont. Geoff also frequently represents clients in arbitrations before FINRA, AAA and JAMS.

Experience

- Defended a national bank in an action brought by the Consumer Fraud Protection Bureau (CFPB) alleging violations of the Truth in Lending Act (TILA) with respect to the bank's historic credit card operations.
- Currently representing a national bank in a putative class action brought by borrowers who allege that the bank is obligated to pay interest on funds deposited in their escrow accounts. The Rhode Island Federal District Court dismissed plaintiff's claims on the grounds that the Rhode Island statute requiring interest on escrow is preempted by federal law. The case is currently on appeal to the United States Court of Appeals for the First Circuit.
- Regularly defends banks and other financial services companies in consumer litigation, including class action and single plaintiff claims under the Telephone Consumer Protection Act (TCPA), Fair Debt Collection Practices Act (FDCPA), Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Fair Credit Reporting Act (FCRA), Fair Housing Act, Equal Credit Opportunity Act (ECOA), Americans with Disability Act (ADA) and other anti-discrimination laws.
- In 2018, won a complete defense verdict in a jury trial in U.S. District Court for the District of Rhode Island for a luxury hotel chain that was sued by a person who was physically assaulted in a hotel lobby.
- On behalf of a national bank, successfully moved to dismiss a class action complaint brought in the United States District Court for the District of Maine by student loan borrowers alleging violations of the Truth in Lending Act.
- Defended a multi-national metals recycling company in litigation brought by owner of adjacent commercial property asserting claims for nuisance and property damage resulting from scrap metal stevedoring operations. (Decisions issued in this case were named among of the Top 100 Most Important Decisions of 2014 and 2015 by Rhode Island Lawyers Weekly).
- Represented a food distribution company that conducted a nationwide product recall due to salmonella contamination of its products

through tainted pepper. Obtained a \$33 million judgment against one spice company defendant and successfully pursued all other responsible parties.

- Successfully obtained judgment on the pleadings on behalf of an international metals recycling company in a class action litigation brought by suppliers alleging violations of the civil RICO act and other claims.
- Achieved denial of class certification and dismissal of all claims asserted against a commercial bank in a class arbitration matter alleging violations of the Vermont Consumer Fraud Act.
- Won summary judgment on behalf of a mortgage lender accused of violating the appraiser independence provisions of the Dodd Frank Act.
- Obtained dismissal of class action claims under the Rhode Island Deceptive Trade Practices Act against an attorney accused of misleading advertisements.
- Successfully moved to dismiss claims brought against a commercial bank by a law firm that was defrauded by its payroll company, which maintained accounts at the bank.
- Defended a defense contractor in South Carolina federal court in a dispute with a finance company regarding U.C.C. factoring liens.
- Enjoined a Korean manufacturer and two former employees of a construction equipment manufacturing company from misappropriating trade secrets and unlawfully establishing a competing business, and negotiated a resolution of the associated damage claims.

Credentials

Practices

- [Banking and Financial Services](#)
- [Intellectual Property](#)
- [Cyber and Data Security](#)
- [Litigation](#)
 - [Complex & Business Litigation](#)
 - [Products Liability/Toxic Tort/Mass Torts](#)
 - [Intellectual Property Litigation](#)
- [Construction](#)
- [Insurance Coverage & Defense](#)

Education

- Fordham University (J.D., 1995)
- Colgate University (B.A., 1990)

Admissions

- Rhode Island
- New York
- Connecticut
- Massachusetts

- New Hampshire
- U.S. District Court, District of Rhode Island
- U.S. District Court, District of Massachusetts
- U.S. District Court, District of Connecticut
- U.S. District Court, District of New Hampshire
- U.S. District Court, Southern, Eastern, Northern and Western Districts of New York
- U.S. Court of Appeals for the First, Second, Sixth and Federal Circuits
- U.S. Supreme Court

Honors

- Legal 500, US Elite: New England, 2026, Commercial Disputes.
- Recognized by Chambers USA America's Leading Business Lawyers in the area of Litigation: General Commercial.
- Selected by his peers for inclusion in *The Best Lawyers in America*® 2013 – 2026 editions in the field of Commercial Litigation, Litigation – Banking and Finance, and Construction Law.
- Named a Thomson Reuter's Stand-out Lawyer 2024.
- *Best Lawyers*' 2017 Lawyer of the Year, Construction Law, Providence.
- Professional Excellence in the Law, Banking and Financial, *Rhode Island Monthly* 2019 – 2021 and 2025.
- Selected as a Rhode Island *Super Lawyer*, 2007-2016.
- Order of the Coif, Fordham University Law School.

Seminars/Publications

- [Rhode Island Usury: Interest By Any Other Name Is Still Interest.](#)
- Co-author, Rhode Island ABA Performance Bond Manual.
- Everything You Always Wanted to Know About Depositions: But Your Client Could Not Afford to Research, Rhode Island Bar Journal, 2002.
- Social Media in Litigation, MetLife Auto & Home 2015 House Counsel Conference, May 7, 2015.

Professional Affiliations

- Member, Federation of Defense & Corporate Counsel.
- Member, American Bar Association.
- Member, Federal Bar Association.
- Member, Rhode Island Bar Association.
- Member, Orrick Alumni Network.
- Donovan Leisure Alumni.

In The Community

- Workforce Investment Board for Providence and Cranston.
- Leadership Rhode Island.

