

Wednesday, November 20, 2013 11:00 a.m. - 3:00 p.m.

### Holiday Inn Express 100 Civic Center Drive • Charleston

## West Virginia Consumer Credit and Protection Act - Review & Update

Presented By Bowles Rice LLP

#### Summary of West Virginia Consumer Credit and Protection Act

- · Lending Sandy Murphy and Amy Tawney
  - Maximum Permissible Interest Rates/Finance Charges - Sandy Murphy
  - Other Permissible Charges Amy Tawney
- Collecting Julie Chincheck
  - Notices of Rights to Cure
  - Contact with Your Borrower
  - · Acceleration, Offset, Foreclosure, Obtaining Judgment
- Litigating Stuart McMillan
  - Current Trends in Consumer Litigation
  - Recent Decisions

#### Best Practices in Consumer Lending

- · Arbitration Clauses Floyd Boone
- · Proactive Audits Floyd Boone and Julie Chincheck
- · Making Customers Whole Floyd Boone and Sandy Murphy
- Discussion All



Sandra M. Murphy Banking Group Leader smurphy@bowlesrice.com (304) 347-1131



Floyd Boone fboone@bowlesrice.com (304) 347-1733



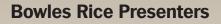
Julia A. Chincheck jchincheck@bowlesrice.com (304) 347-1713



Stuart A. McMillan Litigation Group Leader smcmillan@bowlesrice.com (304) 347-1110



Amy J. Tawney atawney@bowlesrice.com (304) 347-1123



# WV Consumer Credit and Protection Act - Review & Update November 20, 2013

Registration: 10:45 a.m. Session: 11:00 a.m. - 3:00 p.m. Lunch Will Be Provided

CASUAL Dress

The hotel is located at 100 Civic Center Drive, Charleston WV 25301, Phone 304-345-0600. A block of rooms has been reserved. When calling them to make your reservation, please let them know you are with the WVBA meeting to receive the discounted room rate of \$95.00. Room temperatures vary, so please bring a light sweater or jacket for comfort. The hotel is directly across the street from the Charleston Civic Center and walking distance to the Town Center Mall.

Registration Cost
\$195.00 WVBA Member (Members may deduct \$50 per person if registering three or more)
\$345.00 Nonmember
Cancellation Policy:
Full refund on or before 11/13/2013
\$50 cancellation fee after 11/13/2013
No refunds on or after 11/18/2013 or for no-shows. Substitutions welcome.

Register and pay online at www.wvbankers.org or fax this registration form to (304)343-9749 and mail your check to: WV Bankers Association, 120 Washington St. East, Charleston WV 25301

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