



WEST VIRGINIA BANKERS ASSOCIATION

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*

Bowles Rice Presenters



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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**

Name/Title _____

Name/Title _____

Name/Title _____

Bank _____

Address _____

City, State, Zip _____

Phone _____ E-mail _____