Military Legal Assistance Issues: Consumer Law, Financial Issues, and the SCRA

2.5 Credit Hours of CLE has been requested

WHAT: This is an educational program for lawyers on current developments in the areas of military and veterans' law. This session will focus on a variety of consumer law and financial issues, along with recent legislative changes to the Servicemembers Civil Relief Act (SCRA).

See page 2 for the detailed Program Schedule.

WHO: This program is designed for military attorneys working in legal assistance as well as civilian lawyers whose practices involve military-connected clients or issues.

WHERE: Webinar

WHEN: Wednesday, March 27, 2019, 2:45 p.m. to 5:30 p.m. ET

HOW: Must register in advance online by visiting http://ambar.org/lampcle. Registration deadline is March 26, 2019.

COST: $50 for this 2.5 hour CLE session.

FREE for all military attorneys (Judge Advocates), military paralegals, and civilians employed by the military.

MATERIALS: Participants are encouraged to download CLE program materials, beginning March 25. Registrants will be emailed instructions for downloading materials.
Program Schedule – Wednesday, March 27, 2019
2:45 p.m. – 5:30 p.m. ET

Moderator: Gregory Ulrich, Ulrich Law PLC, ABA LAMP Special Advisor

2:45–3:15 p.m. – Recent Legislative Changes to the Servicemembers Civil Relief Act
The Veterans Benefits and Transition Act of 2018 significantly expanded the legal protections afforded to servicemembers and their spouses under the Servicemembers Civil Relief Act (SCRA). This presentation will focus on changes to the SCRA that authorize the early termination of contracts in certain circumstances and provide a military spouse with the election to use his or her servicemember’s state of legal residence for purposes of state and local taxes and voting.

- LTC David Dulaney, Department of Defense Office of Legal Policy, VA

3:15–3:45 p.m. – Consumer Law Hot Topics from the Federal Trade Commission
This session will focus on the Federal Trade Commission’s proposed Military Credit Monitoring Rule, recent FTC enforcement on deceptive and unlawful financial practices, new protections for prepaid accounts, and current issues and financial scams affecting servicemembers, veterans, and their families.

- Carole Reynolds, Federal Trade Commission, Washington DC

3:45–4:00 p.m. – Break

4:00–5:30 p.m. – CFPB’s Office of Servicemember Affairs Update and Consumer Law Issues in the Military
Presenters will provide an update on the Office of Servicemember Affairs and a basic overview of key consumer protection statutes commonly encountered by military consumers. Substantive topics include automobile financing, credit reporting, debt collection, credit cards, electronic fund transfers, and student loans. Consumer protection statutes such as the Military Lending Act, Truth in Lending Act, Fair Debt Collection Practices Act, Fair Credit Reporting Act, Fair Credit Billing Act, and the Electronic Fund Transfers Act will be discussed.

- Angela Martin, Consumer Financial Protection Bureau, Washington DC
- Melissa Halsey, Consumer Financial Protection Bureau, Washington DC

Registration Deadline: March 26, 2019

CLE CREDIT: The ABA will seek 2.5 hours of CLE credit in 60-minute states, and 3 hours of CLE credit for this program in 50-minute states. Credit hours are estimated and are subject to each state’s approval and credit rounding rules. Please visit the program website at https://www.americanbar.org/groups/legal_assistance_military_personnel/events_cle/afternoon-webinar/ for program CLE details or visit www.americanbar.org/mcle for general information on CLE at the ABA.