Wednesday, October 9, 2019
1:15 to 4:15 p.m. PT / 4:15 to 7:15 p.m. ET

Hot Topics for Military Legal Assistance:
Consumer Protection

2.75 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. The session will examine a variety of consumer law and financial issues. This will focus on tools for consumer protection for servicemembers, along with key consumer protection statutes, including the Military Lending Act, the Fair Credit Reporting Act, and others.

See page 2 for the detailed program schedule and CLE credit details.

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, October 9, 2019
1:15–4:15 p.m. PT / 4:15–7:15 p.m. ET

HOW: Must register in advance online by visiting http://ambar.org/lampcle. Registration deadline is October 8, 2019.

COST: $55 for this 2.75-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 October 8. Registrants will be emailed instructions for downloading materials.
Program Schedule – Wednesday, October 9, 2019

1:15-4:15 p.m. PT / 4:15-7:15 p.m. ET

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

1:15–2:15 p.m. PT – Consumer Protection Statutes for Military Legal Assistance
This block of instruction provides a basic overview of key consumer protection statutes that are most commonly used in military legal assistance. Substantive topics include automobile financing, credit reporting, debt collection, credit cards, electronic fund transfers, and student loans. The following consumer protection statutes may be discussed: Servicemembers Civil Relief Act, Military Lending Act, Truth in Lending Act, Fair Debt Collection Practices Act, Fair Credit Reporting Act, Fair Credit Billing Act, Electronic Fund Transfers Act, and others. This will also include information about resources available to attorneys, most notably, the resources housed within the Consumer Financial Protection Bureau.

Angela Martin, Consumer Financial Protection Bureau, Washington DC

2:15–2:30 p.m. PT – Break

2:30–3:15 p.m. PT – Military Lending Act (MLA): How to Spot Potential Issues
The presenter from the Consumer Financial Protection Bureau will review how the Military Lending Act (MLA) works and who it protects. This session will help attendees identify any potential MLA violations and provide tools to use if violations do arise.

Anthony Camilli, Consumer Financial Protection Bureau, Washington DC

3:15–4:15 p.m. PT – Fair Credit Reporting for Military Families: How to Make It Happen
This session is the nuts & bolts “how-to” make credit reporting right for your clients, taught by an active litigator in this area of law. Statutes are important, but how do you help your client spot a real problem? What should you do to help them help themselves to fix it with a minimum of confusion and misunderstanding? This session will help you separate the actionable errors from legal credit reporting that is merely undesirable and will give you the tools to help your clients move forward in the most effective way possible.

Mike Cardoza, The Cardoza Law Corporation, San Francisco, CA

Registration Deadline: October 8, 2019

CLE CREDIT: The ABA will seek 2.75 hours of CLE credit in 60-minute states, and 3.3 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/ for program CLE details or visit www.americanbar.org/mcle for general information on CLE at the ABA.