

## Credit Unions

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Chambliss attorneys have the legal and regulatory knowledge necessary to understand the unique needs of credit unions. We routinely represent state and federally chartered credit unions in areas such as business and consumer lending, CUSOs, collections and bankruptcy, corporate governance, contract review, real estate, regulatory law, and litigation. We work closely with our clients to ensure we meet their business objectives, protect their investments, and manage their risk. We attend the annual Credit Union National Association (CUNA) attorney's conference and regularly participate in continuing education opportunities tailored specifically to attorneys representing credit unions.

An important and growing area of risk management is lender liability claims. State and federal laws are designed to protect clients of lending institutions. While we understand litigation is sometimes inevitable, we counsel our business, banking, credit union, and financial services clients on avoiding these issues before problems arise. Our firm focuses on providing practical legal advice with an emphasis on the need to work with clients to make sound business decisions. When litigation is inevitable, clients rely on the depth of our team's experience to enforce their rights concerning the various consumer protection laws such as the Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Truth in Lending Act (TILA), Federal and state unfair trade practices acts, Federal and state uniform commercial codes (UCC).

Chambliss services include:

- Recovery of defaulted debts
- Representation of unsecured creditors' committees
- Bankruptcy preference litigation

### Related Services

- Bankruptcy, Restructuring, and Workouts
- Commercial Lending and Financial Transactions
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- Financial Institutions
- Financial Services
- Financial Services
- Private Equity and Securities

### Related People

- Jeffrey W. Maddux
- Stephen "Steve" D. Barham

- Member issues and disputes
- Bankruptcy plans and proposed uses of collateral or refinancing arrangements
- Forbearance agreements
- Foreclosure on both personal property and real property
- General collection of commercial accounts, including enforcement of personal guaranties
- Out-of-court workouts
- Relief from the automatic stay