

FSN | ONE STOP SHOP

JULY 19 2023



UPCOMING PROGRAMMING

A REVIEW OF CFPB'S LATEST STATEMENTS ON JUNK FEES AND ABUSIVENESS WITH TROUTMAN PEPPER

Please join Troutman Pepper Partners Chris Willis and Tony Kaye for a discussion of Consumer Financial Protection Bureau's (CFPB) Supervisory Highlights focused on "junk fees" as well as its recent policy statement on abusiveness. Chris and Tony will explore the CFPB's broader initiative on junk fees, what constitutes a junk fee, the types of fees the CFPB identifies as problematic, and steps to take to mitigate risk when imposing fees. Then, they will discuss the background of the policy statement on abusiveness, the definition of abusiveness, when it exists and when it doesn't, and practical considerations for compliance.

JULY LEGAL UPDATE

troutman
pepper

HOSTED BY
TROUTMAN PEPPER

Co-Sponsored by the
**Compliance + Ethics &
Litigation Networks**

July 26, 2023

3:00 PM ET
(12:00 PM PDT / 7:00 PM GMT)

REGISTER NOW >



HERE'S WHAT YOU MISSED!

RELEVANT RESOURCES

1. [Current Market Environment as of June 2023 - Phelps](#)
2. [Understanding Burnout - The Menninger Clinic](#)
3. [8 Ways to Manage your Mental Health as an In House Counsel - ACC Docket](#)

1

Burnout & Beyond: Understanding & Addressing Mental Health in the Practice of Law - The Menninger Clinic

2

Balancing Act for Banks: Impacts That Rate Increases Have on Balance Sheets and Capital - TerraLex

thank you!

2023 ACC Financial Services
Network Sponsor



TERRALEX

Meet the Board!

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FUN FACT!

I HAVE FOUR GROWN CHILDREN AND THREE OUT OF FOUR OF THEM WERE ALL BORN ON THE 28TH OF THE MONTH—DIFFERENT MONTHS, BUT THE SAME DAY. MY YOUNGEST WAS BORN ON NOVEMBER 2ND, BUT HIS DAD WAS BORN ON NOVEMBER 8TH—SO THAT KIND OF COUNTS!!

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How has ACC helped your career?

I was thrilled to be able to be part of the ACC's Financial Services Network as a co-Vice Chairman! That opportunity has enabled me to meet other attorneys (and amazing people) within the financial industry at large from all over the country. I have and continue to enjoy learning about topics particularly pertinent and timely in our industry with the great content that we're able to provide through the generosity of our sponsor, TerraLex, as well as the expertise of the speakers who give of their time and talent each month.



MARIE APPLEBY RICHARDSON
FSN CO-VICE CHAIR

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What do you do?

I lead the Creditors' Rights Group at United Community Bank, a regional bank located in Greenville, South Carolina. My team reviews preparation for distressed loans; monitors bankruptcy matters; handles loan party issues and provides trainings to the organization.