



# *Seeking Economic Justice for Consumers*

## **N E W M E M B E R S H I P A P P L I C A T I O N**

**The National Association of Consumer Advocates** is a nonprofit 501(c) (6) organization of more than 1500 consumer advocates and attorneys representing consumers victimized by fraudulent, abusive, and predatory business practices.

Founded in 1995, NACA's mission is to ensure justice for consumers, particularly those of low to moderate incomes. NACA provides training, technical assistance, and litigation support to consumer advocates all across our nation. NACA also spearheads initiatives that champion consumer interests before the courts, Congress, administrative agencies, and the media.

### **NACA Program Priorities**

#### **Ending Pre-Dispute Mandatory Arbitration (BMA)**

In spearheading national public education campaigns and creating the "Give Me Back My Rights" coalition, NACA leads the way in educating consumers, Congress, state legislatures and fellow advocates about the erosion of rights that pre-dispute binding mandatory arbitration represents. In coordinating the efforts of over 20 national advocacy groups, NACA's work seeks to restore the true intent of arbitration and reflects NACA's ongoing mission to provide assistance and support to victims of employment, civil rights and consumer disputes.

NACA has assisted in the drafting of an amendment to the Federal Arbitration Act that would ban pre-dispute arbitration clauses and has testified in opposition to mandatory binding arbitration clauses at a hearing before the Senate Judiciary Committee, Subcommittee on Administrative Oversight and the Courts.

In the Washington, DC metro area, NACA has testified to the DC Council in support of the Revised Uniform Arbitration Act which bans arbitration clauses in insurance contracts, imposes disclosure requirements and places new ethics rules on arbitration providers as well as provisions that would allow corporations using loser pays rules in arbitration clauses to be sued under the Deceptive and Unfair Practices Act. Our early work on binding mandatory arbitration saw a policy announcement by Fannie Mae and Freddie Mac to prohibit these clauses in any mortgage transactions they purchase as well as the subsequent announcement of several large mortgage banks to follow this practice.

#### **Institute for Foreclosure Legal Assistance**

NACA manages the Institute for Foreclosure Legal Assistance (IFLA), a program designed to help meet the desperate, growing need for quality legal assistance for homeowners at risk of foreclosure.

Through IFLA, NACA is helping to build the necessary program infrastructure for foreclosure defense initiatives and to increase the level of legal representation available for individual homeowners faced with foreclosure. We provide training and resources to non-profit organizations performing this important work and build a national network of attorneys who work collaboratively to develop legal, legislative and community-based solutions to our nation's foreclosure crisis.

IFLA funds are specifically used to hire attorneys and legal support staff to represent homeowners faced with foreclosure. We also fund capacity building efforts and provide training, technical assistance and support services to legal service and private attorneys who undertake this timely and necessary work.

#### **Military Consumer Education Project**

NACA has spearheaded an effort to protect our nation's military service members from being targeted by financial predators, including payday lending and title/pawn outfits and sleazy car dealers.

Specifically, NACA trains military legal service attorneys on current case law and best practices in specific areas of consumer law, develops regional networks and fosters collaboration between NACA attorneys and military legal service programs to better identify and represent service member clients, and creates and disseminates state specific consumer protection materials and services to the armed forces.

#### **Class Action Guidelines**

NACA has been a leader in promoting the ethical practice of consumer class action law. Class Actions that are responsibly filed, afford everyday consumers a vital opportunity to access the rights and remedies enshrined in our legal system. As the creator of the "Standards and Guidelines for Litigating and Settling Consumer Class Actions" 176 F.R.D. 375 (published in 1998, fully updated in 2006), NACA has drawn on its considerable collective expertise in this area to provide extensive guidance on current developments on class action law and to support and assist advocates seeking justice for consumers in consumer class action cases.

## **NACA's Legislative Priorities**

NACA is focused on advancing an agenda that lays the groundwork for rebuilding a consumer justice system that will be based on our nation's fundamental sense of fairness, equity, and honesty.

Our legislative priorities include, but are not limited to:

- ***Binding Mandatory Arbitration***
- ***Predatory Lending Practices***
- ***Debt Collection Abuse***
- ***Auto Fraud***
- ***Foreclosure Prevention***
- ***Payday Lending***
- ***Fair Credit Reporting***
- ***Identity Theft***
- ***Military Consumer Rights***
- ***Preemption***

## **NACA Member Benefits**

- **Litigation Support and Consultation Services**

NACA membership fosters the growth and successful practice of consumer law and is a direct link to litigation support, expertise, and advice from the most eminent advocates in our field.

- ***Amicus Curiae Brief Assistance on High-Impact Cases From NACA's Issues Committee***
- **NACA Website**, including a "Members Only" section, found at [www.naca.net](http://www.naca.net). The site contains NACA publications, articles, briefs, links to consumer sites, a library for NACA members, and other useful resources.
- **NACA Annual Conferences**, bringing together the best consumer law experts from around the country.
- **Annual NACA Directory**, a valuable referral tool and an important resource for members to obtain assistance and advice from each other.
- **NACA Online "Find an Attorney" Directory**, allowing potential clients to reach you more quickly and efficiently. The page currently receives more than 40,000 hits a month.
- **Topical Listserv Groups** on consumer law issues.
- **Westlaw**— offers a 10% to 30% discount on legal research for NACA members. NACA members also now receive a 20% discount on all Westlaw consumer publications.
- **Malpractice Insurance Advice for NACA Members**— NACA members can now have expert advice on finding professional liability insurance.



## APPLICATION for NACA MEMBERSHIP (New Applications Only)

I wish to become a member of the National Association of Consumer Advocates ("NACA").

If applying for membership as an Attorney Member, I am admitted to the Bar in the following jurisdictions:

I have never been suspended or disbarred by any Bar which has licensed me to practice (or, if so, I have attached a full explanation).

If applying for membership as a Legal Services Attorney Member, I represent that I am currently employed as an attorney for a legal services program.

If applying for membership as a Law Professor Member, I represent that I am currently employed as a faculty member of an accredited law school.

If applying for membership as a Law Student Member, I represent that I currently am a student attending an accredited law school.

If I know or have spoken with other NACA members, following are names of 2 or 3 NACA members most familiar with me and/or my work:

My primary substantive areas of practice/employment are:

Neither I nor my employer nor anyone in my firm represents business or commercial clients,<sup>1</sup> except as follows (attach extra pages if needed):

1-The term "business or commercial client" includes for example, but is not limited to, automobile dealers or repair shops, credit card companies, credit repair agencies, credit reporting agencies, debt collectors and repossession companies, home improvement contractors, financial institutions, mortgage banks or brokers, realtors, time share providers, and retailers. It does not include government entities.

## NACA MEMBERSHIP PLEDGE

By my signature below, I pledge:

1. I am committed to advancing the cause of just treatment for and ethical representation of consumers.
2. I will not, so long as I am a NACA member, perform services for any business or commercial client (as defined in the application for membership above) on a matter where that client's interests are adverse to the interests of a consumer or consumers. I also do not have any present intention or expectation of doing so in the future.
3. If there are any material changes in work done by me or my firm or employer which could be adverse to the interests of consumers, I will immediately provide NACA with a full written explanation.
4. I will abide by all listserv rules relating to confidentiality of communications on any email listserv administered by NACA or the National Consumer Law Center. This portion of the pledge shall remain binding on me permanently, even if I resign from NACA or my membership is suspended or revoked.

Date: \_\_\_\_\_

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Printed Name)

NACA'S ANNUAL MEMBERSHIP PERIOD IS JULY 1 THROUGH JUNE 30

## NEW MEMBER APPLICATION FORM

I have enclosed payment or authorize NACA membership dues to be charged to my MC, VISA, Discover, or AMEX account in the amount of \_\_\_\_\_ for the level of membership checked below. The initial annual dues amount is prorated for payments received during the following time periods:

<input checked="" type="checkbox"/>		July-September (Full Annual)	October-December	January-March	April-June
	Private Attorney Member	\$150.00	\$112.50	\$75.00	\$37.50
	Public Interest Attorneys (Incl. AGs & Law Professors)	\$100.00	\$75.00	\$50.00	\$25.00
	Legal Services and Law Students	\$ 50.00	\$37.50	\$25.00	\$12.50

A contribution to NACA makes our collective call for consumer justice all the stronger! At your time of application for membership, please consider a contribution to NACA's Leadership Circle to support the vital training and resource initiatives that strengthen our community.

- Platinum Membership, \$25,000
- Gold Membership, \$10,000
- Silver Membership, \$5,000
- Bronze Membership, \$2,500

- Benefactor Membership, \$1,500
- Patron Membership, \$1,000
- Advocate Membership, \$500
- Other Amount

\_\_\_MC\_\_\_ VISA\_\_\_ DISC\_\_\_ AMEX Card No. \_\_\_\_\_ Expires: \_\_\_\_\_

Your signature (for charges only): \_\_\_\_\_

I understand that NACA will review my request for membership and in doing so, it will rely on my signature on this Application and on the attached Membership Pledge. I also understand NACA will determine in its sole discretion whether membership will be made available to me. I further understand that membership in NACA does not by itself entitle me to participate in any email listserv administered by NACA or the National Consumer Law Center, that the moderator of a listserv may impose terms or conditions for participation in a listserv beyond NACA membership and that I accept the decision of the moderator of a listserv as to whether I may participate in the listserv. I also understand and agree that NACA may at any time after I become a member, in its sole discretion, suspend or revoke my membership, subject to NACA's established procedures.

(Please complete, sign and return this Application and Pledge with payment, by mail or fax. NACA cannot accept or consider your application until you have carefully read, signed and returned the attached Membership Pledge.)

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Printed full name: \_\_\_\_\_

Employer: \_\_\_\_\_ Email: \_\_\_\_\_

Street address: \_\_\_\_\_

City, State \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

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