



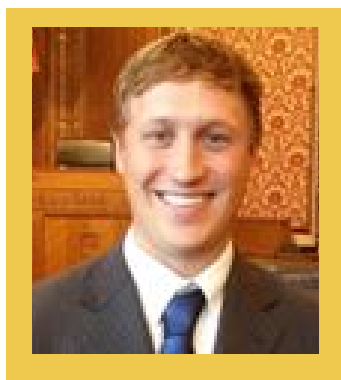
Pennsylvania Creditors Bar Association

THE LATEST NEWS AND UPDATES REGARDING CREDIT AND COLLECTION
AND THE FINANCIAL SERVICES INDUSTRIES



WELCOME / A MESSAGE FROM THE PRESIDENT

Robert Polas, Portfolio Recovery Associates, LLC, PACBA President



Happy New Year from the PACBA!

We had another very successful annual conference in early October. Everyone's in person appearance was appreciated and a welcome sight. Your attendance at this event is what continues to allow the PACBA to grow. I would like to extend another big thank you to our outgoing

Vice President of Education, Matt Urban, for putting together such a wonderful event. The speakers were engaging and varied while, I believe, everyone enjoyed what The Desmond had to offer. We all look forward to seeing if Bryan J. Polas, the new Vice President of Education, can maintain the standard that everyone at this event has become accustomed to. If it's like his golf game, we are all in trouble.

This is my first opportunity at the President's Notes since being elected the new President of the PACBA. To tell you a little about myself, I graduated from the great Edinboro University of Pennsylvania back in 2001 and law school from the highly underrated Appalachian School of Law back in 2004. I am admitted to practice in Pennsylvania including all three Federal District Courts, Ohio, the District of Columbia and soon New York. For the past 12 years I have worked exclusively for Portfolio Recovery Associates, LLC. in their In-House litigation department. I am honored to take over as President of such a fine organization and hope to build on and strengthen what has already been accomplished.

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I also want to thank our outgoing President, Britt Suttell for leaving the PACBA in such perfect order. During her time as President, Britt has been an integral piece in growing and strengthening the organization. She made things look easy. Her detail-oriented personality, her willingness to serve as an industry ambassador and her expertise in seeing the bigger picture has enabled the PACBA to grow in ways never before seen. We are grateful for everything that she has done and glad that she has remained on the Board. She has left me with very large shoes to fill but I will do my best to continue on in the tradition she and all the other past Presidents left behind.

Turnover is a necessary part of every organization. I believe it's what strengthens an organization to allow for new ideas to come up and take center stage. That being said, I want to thank two members that are no longer on the board for their services. Alan Mege and Thomas Michael have dedicated their lives to creating the paths that we as a group now walk on today. They both have brought so much to the table. Thank you for all of the time and effort you put into making this organization what it is today. Your continued support is appreciated.

I am not the only person filling a new position here on the PACBA Board. We had three other board positions filled at this October's election. Some have been around the PACBA for a long time while others are new to the team. All of them bring years of knowledge and a commitment to making the PACBA a better organization. In no particular order I want to congratulate Greg Morris, Vice President of Litigation, Bryan J. Polas, Vice President of Education and Keri Ebeck, Vice President of Membership Development. They all come to the Board with wealth of industry knowledge. As proof that we are growing as an organization not only do we have new board positions that were filled we have four new board members that have joined the team. It is very exciting to see members of our organization stepping up to take leadership roles to help shape the industry from within. I would like to thank Scott Best, David Schattenstein, Michael McCrystal and Mike Hynum for taking an active role in the PACBA and being a part of engineering our path to the future.

The PACBA's future looks bright. With new board members eager to engage and a growing organization base I believe the sky is the limit. Though I do not know what the future holds. I do know that whatever industry changes may come the PACBA is going to be right there in the mix of things doing our best to make sure we are creating a path for the next generation. This is not something that can be done alone. With everyone's support and involvement I can't wait to see what the next few years have in store for all of us.



SEMINAR & ANNUAL MEETING

FRIDAY, OCTOBER 8, 2021



THE DESMOND



2021 ANNUAL CONFERENCE SUMMARY

by: Bryan J. Polas, Esq

On October 8, 2021, the Pennsylvania Creditors Bar Association (PACBA) held its annual continuing legal education seminar, which focused on the various aspects of creditors' rights and collection litigation. The Conference was open to the public and approximately 65 people were in attendance. During the conference, attendees shared opinions, thoughts and suggestions all in an effort to improve and enhance the various aspects of creditors' rights and collection litigation.

Attorney Joann Needleman, was on hand to open the conference. Joann is a member of Clark Hill and is the leader of Clark Hill's financial services regulatory and compliance practice. Joann provided an in-depth look at the upcoming changes surrounding the impacts of the Consumer Financial Protection Bureau's implementation of Regulation F. Joann spoke about a variety of issues impacting the collection industry as a whole and how it relates to the changes stemming from Regulation F.

During the day, conference participants had the opportunity to listen to Magisterial District Judge Alan R. Mege discuss a unique perspective from behind the bench and how it impacts collection litigation. Participants also heard from James Warmbrodt, Esq. who gave an interesting look from the Chapter 13 Trustee's Office and Bankruptcy Practice in the Western District of Pennsylvania. Attorney's Robert Polas and Bryan Polas spoke on topics surrounding remote practice in the era of Covid-19. Finally, Matthew D. Urban, Esq. and Thomas J. Michael, Esq. closed out the conference with a discussion and information exchange surrounding current trends in Debt Collection Litigation.

The PACBA would like to thank all of this year's attendees for your continued support! The PACBA looks forward to seeing everyone at next year's event which is scheduled for Friday, October 7, 2022!



CLICK HERE FOR PROGRAM BOOK

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STRAIGHT YEAR



2022 FALL SEMINAR & ANNUAL MEETING

Friday, October 07, 2022

8:30 AM - 3:30 PM

The Desmond Hotel
1 Liberty Blvd
Malvern, Pennsylvania



Pennsylvania
Creditors Bar
Association

PACBA MEMBERSHIP – JOIN US!

It's hard to imagine that just a couple of years ago, the most Zooming we did was weaving in and out of traffic on our way to work. But in the age of COVID, networking has become a little more virtual, and in many cases, a little more challenging. It's harder to see people in person, which makes it more crucial than ever to stay involved in associations like the Pennsylvania Creditors Bar Association.

Networking is one of the many reasons why I find the Pennsylvania Creditors Bar Association beneficial to my career, with other helpful qualities including seminars on topics to keep me in-the-know, quarterly newsletters that give me a rundown of what's going on in the industry, and access to a discussion group for engaging conversations and answers to questions. Whether I'm working from home or in the office, I'm always connected to PACBA.

Additionally, being a member of the PACBA allows you to stay up to date on legal and legislative issues that creditors and their lawyers are faced with on a daily basis.

As attorneys, we do a lot of second-guessing and overanalyzing, but being a member of PACBA is a no-brainer. Having that support system and connection to each other isn't just fundamental to our practice, but in moving forward together out of the pandemic.

WHY MEMBERSHIP IN THE PENNSYLVANIA CREDITORS BAR ASSOCIATION IS BENEFICIAL:

- Access to member-only listserv: an internet discussion group
- Receive quarterly Newsletter to stay abreast of industry trends
- Seminars on relevant, practical topics
- Attorney to attorney networking opportunities
- PACBA members are entitled to participate in the PACBA ListServ, giving each member access to attorneys located around the state. The ListServ is an excellent way for creditor's rights attorneys to ask questions and to communicate with each other on a daily basis.

ENJOY THE BENEFITS OF MEMBERSHIP



JOIN OR RENEW MEMBERSHIP today!

Being a PACBA Member gives you access to a multitude of member benefits. You'll join a community of fellow like-minded lawyers from all areas of practice, where there is a wide range of opportunities for you to engage with the people who "speak your language" and face the same challenges day-to-day that you do.

Join or Renew
MEMBERSHIP

AREAS OF PRACTICE AND PROFICIENCY OF OUR MEMBERS

Bankruptcy
Foreclosure
General
Tax
Probate
Consumer Debt Collection
FDCPA Defense
Insurance Subrogation
Liens/Mechanic's Liens
Judgement Enforcement
Landlord/Tenant
Student Loans
Contracts
Government
Transactions



INTERESTED IN JOINING A PACBA COMMITTEE?



Join a committee to share your experiences and expertise, connect with fellow members and collaborate with your peers on programs and initiatives to advance our profession - all while developing skills that will benefit you both personally and professionally. If you are interested, please contact the listed committee chair.

You must be a PACBA member to join a committee.

PACBA MEMBER COMMITTEES

ADMINISTRATION COMMITTEE CONTACT [KEN SHAPIRO](#)

The Administration Committee, under the direction of the Secretary of the Association, is the custodian of record of all minutes, records, documents, and property of the Association. The Committee maintains the active roll of members, and is responsible for filing any required reports with regulatory authorities on behalf of the membership.

LEGISLATIVE COMMITTEE CONTACT [GREGG MORRIS](#)

The legislative committee monitors legislative changes and proposals. It suggests and drafts legislation or rules for the advancement of creditors' rights. The committee also assists other organizations /legislators that sponsor or promote creditors' rights or rule changes.

COURTS COMMITTEE CONTACT [PACBA OFFICE](#)

The courts committee acts as the liaison with courts and court clerks throughout the state and monitors court rules changes.

EDUCATION COMMITTEE CONTACT [BRYAN POLAS](#)

The education committee works to educate attorneys and judges of recent changes in the creditors' rights laws.

MEMBERSHIP COMMITTEE CONTACT [KERI EBECK](#)

The membership committee generates new membership and oversees current membership issues. It publicizes Pennsylvania Creditors Bar Association activities, announcements, and seminars, both to members and non-members.

COURT & LEGAL UPDATES

If you have pertinent updates, such as court information, standing orders, please send details to the Pennsylvania Creditors Bar Association office. Email Tricia at PACBA@Corpevent.com

You may also share your updates with other members via the PACBA ListServe:

pacba_members@googlegroups.com.

The PACBA ListServ is one of the great benefits of membership allowing PACBA members to network, collaborate, and to share best practices in the field.





Pennsylvania
Creditors Bar
Association

PACBA BOARD

OFFICERS

<i>President</i>	Robert Polas, Portfolio Recovery Associates, LLC, rnpolas@portfoliorecovery.com
<i>Secretary</i>	Kenneth Shapiro, Shapiro Law Office, P.C., kshapiro@shapirolawpc.com
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<i>VP of Membership</i>	Keri Ebeck, Bernstein-Burkley, P.C., kebeck@bernsteinlaw.com
<i>VP of Education</i>	Bryan Polas, Law Offices of Hayt, Hayt & Landau, LLC, bpolas@haytlaw.com
<i>Ex-Officio</i>	Brit Suttell, Barron & Newburger, P.C., britjsuttell@bn-lawyers.com

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INTERESTED IN GETTING MORE INVOLVED?

If you are looking to grow your professional network, we invite you to get involved in PACBA. Opportunities include running for the board, participating in committee work, contributing to the newsletter or presenting at the Annual Meeting.

Please contact Association Manager, Shawn Jezak, to learn more.
PACBA@CorpEvent.com or call 312-540-9300