

NATIONAL ASSOCIATION OF CONSUMER ADVOCATES 1215 17th Street, NW, 5th Fl. Washington, DC 20036 202.452.1989 www.consumeradvocates.org

MEMBERSHIP CRITERIA

A. To be eligible for NACA membership, an attorney must not presently be performing services for any client on a matter where the client's interests are adverse to the interests of a consumer or consumers, must not have performed such services within at least the last six months before becoming a NACA member, and must have no intention of performing such services in the future.

B. Representation of, ownership, or affiliation with businesses or other parties whose interests outside that representation are sometimes adverse to consumers does not necessarily make an attorney ineligible for NACA membership. However, representation of certain types of for-profit businesses, including but not limited to the following, may be considered adverse to consumers regardless of the matter(s) in which the applicant or member represents them:

- Financial institutions such as credit card companies, payday lenders, auto title lenders, mortgage lenders, and banks;
- Credit reporting agencies, credit repair agencies and debt settlement companies;
- Debt collectors;
- Mortgage brokers, realtors, residential landlords, time share sellers, and home improvement contractors;
- Car dealers, repair shops, and repossession companies;
- Rent-to-own companies;
- Insurance companies, agents, and brokers.

This list is not exclusive but is intended to capture the range of businesses that our clients regularly litigate against due to deceptive, predatory, and/or similar behavior.

NACA will determine based on all available information whether an applicant or member's

representation of a business or other party is adverse to consumers such that membership in NACA is inappropriate.

C. When an applicant or member is part of a firm or organization where other lawyers or advocates do not meet the criteria for NACA membership, NACA will determine on a caseby-case basis whether the applicant is eligible for membership based upon consideration of factors including but not limited to the extent of the firm or organization's anti-consumer representation and the extent of separation between the applicant or member and the firm or organization's anti-consumer representation.

- **D.** Non-lawyer members:
 - 1. Law students are eligible for NACA membership. Law students are eligible to participate in the open NACA listservs, subject to the approval of each listserv moderator.
 - Non-lawyer consumer advocates 2. (e.g., grassroots organizers, outreach coordinators, policymakers, policy advocates, pro-consumer lobbyists, non-profit leaders, and foundation program managers) and non-lawyers who are long-term employees (e.g. paralegals) of NACA legal aid member organizations are eligible for NACA membership on a case-by-case basis based upon consideration of factors including but not limited to the extent of the applicant's and the employer firm or organization's past, present, and intended future advocacy for consumers.

E. Legal services organizations are eligible for organizational membership if every practicing lawyer or advocate within the organization satisfies NACA's criteria for individual membership.

F. Withholding requested information or failing to answer application questions truthfully may result in denial of an application for NACA membership.

NACA MEMBER CODE OF CONDUCT

Professional conduct. NACA members shall be committed to advancing the cause of just treatment for and ethical representation of consumers. NACA members shall uphold the law in their professional activities and abide by the rules of professional conduct applicable to their practices.

Dignity of profession. NACA members should promote and contribute to the knowledge, capacity, dignity, and integrity of the legal profession. Members should strive, through their actions, to pursue their professional activities with honesty and courtesy and to ensure that their representatives and employees conform their conduct to this Code.

Discrimination. NACA members shall not engage in or support discrimination in their professional capacity against individuals on the basis of race, color, religion, creed, national origin or ancestry, citizenship, sex, gender identification, sexual orientation, age, disability, veteran status, or genetic information.

Harassment. NACA members shall strive to maintain a respectful, supportive and professional environment while attending NACA-organized or -related events, participating in NACA forums and activities, serving as a member leader/volunteer of the organization, and while holding themselves out as a NACA member. NACA members shall treat each other, staff, and all participants with dignity and respect and shall not engage in disruptive, harassing, abusive, or otherwise inappropriate physical, sexual, verbal, or electronic communication behavior.

Privacy. NACA members shall respect the privacy of other members. NACA members shall abide by any confidentiality requirements

with respect to information obtained through NACA-organized or -related events or forums, including listservs. This confidentiality will continue to apply even after you are no longer a member. NACA members shall not take any action to gather or "harvest" member contact information in bulk from NACA's member database, directory, or listservs and distribute that information to others for any reason, or use that information for non-NACA or commercial mass communications.

Arbitration. NACA members shall not request that any client enter into a contract that includes a pre-dispute binding arbitration agreement or clause, including a contract such as a retainer to provide services to a client. NACA members should not promote the use of pre-dispute binding arbitration agreements in consumer contracts.

NACA Class Action Guidelines. NACA has developed guidelines for class action practices. NACA members with class action practices will review the guidelines and should strive to adhere to them.

Use of the NACA Member Badge. If all the members of a firm or organization are NACA members, than the NACA badge may be included on a website, e-communication, promotional flyer, or written communication to identify the firm or organization as having NACA members. If not all members of a firm or organization are NACA members, NACA members must use discretion so as not to mislead, and place the NACA badge only on the NACA member's profile page, personal ecommunication, personal promotional material, or similarly individualized communications.

GENERAL INFORMATION

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CLASS ACTION

CREDIT REPORTING

□ DEBT COLLECTION

STUDENT LOANS

OTHER ____

□ TCPA

PRIVATE ATTORNEY	

□ PUBLIC INTEREST ATTORNEY (INCLUDING AGS/LAW PROFESSORS/GOVERNMENT)

□ LAW STUDENT

NUMBER OF LAWYERS IN YOUR FIRM (IF APPLICABLE):

BACKGROUND QUESTIONS

Please select "Yes" or "No." If yes, please attach a full description or explanation.

- Do you presently perform services for any client on a matter in which the client's interests are adverse to the interests of a consumer or consumers?
 No
 Yes

 Yes
- 2. Have you within the last six months performed services for any client on a matter in which the client's interests are adverse to the interests of a consumer or consumers?
 No □Yes
- 3. Do you intend in the future to perform services for any client on a matter in which the client's interests are adverse to the interests of a consumer or consumers?
 No □ Yes
- 4. Do you presently represent, own, or are you affiliated with any business or any party—such as a financial institution, creditor, credit reporting agency, credit repair agency, debt collector, mortgage broker, realtor, landlord, timeshare seller, home improvement contractor, car dealer, car repair shop, repossession company, rent-to-own company, or an insurance company, agent, or broker—which has interests outside that representation that are sometimes adverse to consumers, or against which consumers regularly litigate due to deceptive, predatory and/or similar behavior?¹
 No □Yes
- 5. Are there other lawyers or employees in your firm or organization who do not satisfy the requirements for NACA membership?
- 6. For non-lawyer applicants only: Please describe the extent of your and your employer's past, present, and intended future advocacy for consumers.
- 7. What is your primary reason for joining NACA?
- 8. What do you hope to get out of your NACA membership?

REFERENCES²

Please write the names of two NACA members most familiar with the applicant's practice or work:

NAME	PHONE	EMAIL
NAME	PHONE	EMAIL

 While this type of representation does not necessarily make you ineligible for NACA membership, NACA will determine based on all available information whether such representation may render NACA membership inappropriate and may contact you to discuss your application.
 Inability to name the requested references does not make the applicant ineligible for membership.

PAYMENT INFORMATION

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I have enclosed check payment or authorize NACA membership dues to be charged to my MC, VISA, Discover, or AMEX account to pay for the level of membership checked below. The NACA membership year runs for twelve months from membership approval.

MEMBERSHIP CATEGORIES	
Law Student	\$25
Legal Services Attorney Member	\$125
Military Services Member (May Qualify for Full Scholarship for Dues)	\$125
Paralegal	\$125
Private Attorney Member (0-2 years as a NACA member)	\$275
Public Interest Attorney Member (including AGs, Government, and Law Professors)	\$200

CREDIT CARD PAYMENT

CARD NUMBER			CVV / EXPIRATION DATE	
NAME ON CARD (PLEASE PRINT)				
SIGNATURE				
BILLING ADDRESS IF DIFFERENT FROM BUSINESS ADDRESS				
CITY		STATE	ZIP	

CHECK ENCLOSED* \$_____

SUBMIT YOUR APPLICATION

THREE EASY WAYS TO JOIN

NACA cannot accept or consider your application until you have carefully read, signed, and returned a completed application and membership pledge.

ONLINE	MAIL	FAX
www.consumeradvocates.org/join	1215 17th Street, NW, 5th Fl Washington, DC 20036	202.452.0099

The National Association of Consumer Advocates (NACA) peer reviews all requests for membership and relies on the integrity of applicants who sign the membership pledge and application.

NACA determines in its sole discretion whether membership will be made available to a candidate.

NACA may, in its sole discretion, suspend or revoke a membership, subject to NACA's established procedures.

NACA MEMBERSHIP PLEDGE

By my signature below, I pledge and affirm:

I am committed to advancing the cause of just treatment for and ethical representation of consumers.

I have read and meet the requirements for NACA membership. I understand that my membership in NACA may be revoked if at any point I no longer meet these requirements. If there are changes in my work that may affect my ability to meet the membership requirements, I will let NACA membership staff know immediately.

I will read and comply with the NACA Member Code of Conduct. I understand that my membership in NACA may be revoked if at any point I violate the Code of Conduct.

Signature ____

Printed Full Name _____ Date _____