

Moss & Barnett is Pleased to Recognize the Following Team Members:

Michael T. Etmund and **Michael S. Poncin**, attorneys with our creditors' remedies and bankruptcy team, have been honored to serve as chairs of state chapters of the Association of Credit and Collection Professionals (ACA International). **Mike Etmund** will serve as the ACA New York Attorney State Chair, and **Mike Poncin** will serve as the ACA Minnesota Attorney State Chair. Both terms will run October 1, 2016 to September 30, 2017. The State Chairs are attorneys who have volunteered to be available as a legal resource and referral attorney for ACA International.

Mike Etmund practices in the areas of debt collection, breach of contract, and in the defense of claims brought under the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA),



Mike Etmund

and other statutes. He regularly represents creditors, including corporations and other general business entities, in contract, compliance, and commercial collection matters.

Mike Poncin has a nationwide civil litigation practice defending creditors, debt buyers, debt collectors, and attorneys in actions arising under the FDCPA, FCRA, Telephone Consumer Protection Act (TCPA), and additional federal and state laws and regulations. He provides advice and counsel on litigation and compliance issues across the United States.



Mike Poncin

Congratulations to our Moss & Barnett colleagues on these well-deserved honors recognizing their contributions to the debt collection industry.