Carter Nichols

Associate

Virginia Beach

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OVERVIEW

Carter is an associate in the firm's Consumer Financial Services practice. His practice focuses on consumer protection statutes and complex litigation, including claims arising under Fair Credit Reporting Act (FCRA), Fair Debt Collection Protection Act (FDCPA), and Telephone Consumer Protection Act (TCPA).

Carter graduated with honors from the University of Richmond School of Law, where he created and served as the inaugural editor of the *University of Richmond Law Review Online Edition*. He also served on the Executive Board of Moot Court, and was inducted into the Order of the Barristers in recognition of his superior oral advocacy. During law school Carter participated in the Wrongful Conviction Clinic and was part of a small group of students who successfully petitioned the President to grant a client clemency from a life sentence. He also travelled to Brazil as part of an anti-corruption research group, which published several works on corruption and the 2016 Summer Olympics.

TOP AREAS OF FOCUS

- Consumer Financial Services
- Financial Services Litigation

ALL AREAS OF FOCUS

- Consumer Financial Services
- Financial Services
- Financial Services Litigation
- Litigation + Trial

PROFESSIONAL/COMMUNITY INVOLVEMENT

- I'Anson Hoffman Inn of Court
- Virginia Bar Association

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PROFESSIONAL EXPERIENCE

- Judicial Extern, The Honorable Henry E. Hudson, U.S. District Court for the Eastern District of Virginia, 2015
- Judicial Intern, The Honorable Cleo E. Powell, Supreme Court of Virginia, 2014

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Richmond, J.D., *cum laude*, 2016
- Old Dominion University, B.S., 2012

BAR ADMISSIONS

- Virginia

COURT ADMISSIONS

- U.S. District Court, Eastern District of Virginia
- U.S. District Court, Southern District of Indiana

CLERKSHIPS

- Hon. Douglas E. Miller, U.S. District Court, Eastern District of Virginia, 2016-2017

SPEAKING ENGAGEMENTS

- Speaker, “What Does Prioritizing SCRA and MLA Mean to You?” Compliance Anchor®, March 24, 2026.

PUBLICATIONS

- Podcast, “Navigating the Servicemembers Civil Relief Act: Protections and Litigation Trends,” *The Consumer Finance Podcast*, October 30, 2025.
- Podcast, “Regulatory Rollback: CFPB’s Withdrawal of Informal Guidance Sparks New Litigation Dynamics ,” *The Consumer Finance Podcast*, August 14, 2025.
- Co-author, “Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ,” *Troutman Pepper*, February 1, 2024.
- Co-author, “A Look at Consumer Reporting in 2023, and What’s to Come,” *Law360*, January 9, 2024.
- Co-author, “Government Efforts to Address Cryptocurrencies Ramp Up as Federal Reserve Releases Report on Digital Currency,” *Troutman Pepper*, February 2, 2022.
- Co-author, “2021 Consumer Financial Services Year in Review & A Look Ahead,” *Troutman Pepper*, January 28, 2022.
- Co-author, “2019 Consumer Financial Services Year in Review & a Look Ahead,” *Troutman Sanders*, February 24, 2020.
- Co-author, “Olympic Anti-Corruption Report: Brazil and the Rio 2016 Games,” ebook, 2016.
- Co-author, “Rio 2016 and the Birth of Brazilian Transparency,” Global Corruption Report: Sport, *Transparency International*, 2016.

- Co-author, “From the 2014 World Cup to the 2016 Summer Olympics: Brazil’s Role in the Global Anti-Corruption Movement ,” *Southwestern Journal of International Law*, 21 Sw. J. Int’l L. 71, 2014.