Zachary A. Turk

Associate

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OVERVIEW

Zach is an experienced litigator with a background in complex matters including contract disputes, negligence, fraud, and other business torts. He represents businesses ranging in size from corporations to local partnerships in state and federal court.

Zach frequently represents national banks, mortgage and auto investors, and loan servicers in individual and class action complaints arising under federal and state law. He has experience in litigation affecting large banks, mortgage and auto lenders and servicers, including claims under the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), Truth in Lending Act (TILA), the Uniform Commercial Code, the Electronic Fund Transfer Act as well as state consumer protection statutes. Zach also provides counseling on compliance matters affecting retail banks and other financial institutions, including matters such as garnishments and pre-litigation disputes.

TOP AREAS OF FOCUS

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

PROFESSIONAL EXPERIENCE

- Judicial intern, The Honorable Michael F. Urbanski, U.S. District Court for the Western District of Virginia, (2020, 2019)
- Judicial intern, The Honorable Robert S. Ballou, U.S. District Court for the Western District of Virginia, (2019)
- Internal logistics intern, Volvo Trucks of North America, (2017-2018)
- Supply chain intern, Volvo Trucks of North America, (2017)
- Governor’s fellow, Governor’s Office of Virginia, (2016)
- Kindergarten classroom paraprofessional, McHarg Elementary School, (2021)

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EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Virginia School of Law, J.D., 2021, executive editor, *Virginia Sports and Entertainment Law Journal*; president of the Virginia Sports and Entertainment Law Society; secretary of the Virginia Employment Law Society; captain, Barristers United Soccer Club
- Radford University, B.A., B.S., *summa cum laude*, 2017, B.A. in economics; B.S. in political science; Economics Student of the Year Award; NCAA Division 1 Men's Soccer

BAR ADMISSIONS

- District of Columbia
- Virginia

CLERKSHIPS

- Hon. Michael F. Urbanski, U.S. District Court, Western District of Virginia, 2022

PUBLICATIONS

- Co-author, "Troutman Pepper Publishes *2023 Consumer Financial Services Year in Review and A Look Ahead* ," *Troutman Pepper*, February 1, 2024.