



2021 CANDIDATE QUESTIONNAIRE

Crystal M. Duplay

Mandatory questions:

1. Has your firm been a NCBA Firm Member in good standing for two (2) consecutive years? Yes, my firm has been a NCBA Firm Member in good standing for two (2) consecutive years.

2. Have you attended an NCBA Conference in the past two years? Yes, I have attended every conference held since Spring 2016.

Optional questions:

3. In what city and state do you practice? I am located near Cleveland, Ohio and practice throughout the state of Ohio. I am also licensed to practice in Wisconsin. My firm's footprint covers 12 states.

4. How long have you been a creditors' rights attorney? I was admitted to practice law in 2009 in Ohio. My entire career has been devoted to creditor's rights.

5. What is the name of the law firm member for which you work? Lawgix Lawyers, LLC which does business as Thomas Michael Jr & Associates in Ohio and Texas and as Lawgix Lawyers, LLP in California.

6. What is your current job title and duties? My job title is State Managing Attorney for Ohio & Wisconsin. I review all files from the g-notice, through litigation, and execution. I attend hearings. I am on the firm's compliance committee.

7. What are your two main practice areas (e.g. bankruptcy, credit card, compliance, etc.)? My main practice area is consumer loans.

8. Have you served as a Committee or Task Force Chair or Co-Chair in the past three (3) years? Of which Committees or Task Forces? Yes, I have chaired the Awards & Scholarships Committee, the Amicus Brief Committee, and the Elections Committee.

9. Provide a list of professional articles or presentations that you have done. Please list the date and whether the presentation was for the NCBA.

- May 8, 2020: OCAA Spring Meeting, OK, Boomer! It's Time to Retire.
- May 17, 2019: NCBA 2019 Spring Conference, Religious Perspectives on Debt Collection
- May 16, 2019: NCBA 2019 Spring Conference, Nerd Alert: Will AI Change the Way We Collect
- October 4, 2018: NCBA 2018 Fall Conference, Stop! Gavel Time, Part I & II

- May 17, 2018: NCBA 2018 Spring Meeting, Ch-Ch-Changes in Your Career Path
- May 8, 2018: NCBA Webinar, Talkin' 'bout My G-G-Generation in the Workforce
- January 19, 2018: Cuyahoga County GAL Program, Debt Collection for Guardian Ad Litem
- October 24, 2017: Ohio Bursar's Association Fall Meeting, Student Debt in Bankruptcy: an overview of In re Merchant and Trustee Claw Backs
- October 12, 2017: NARCA Fall Conference, Talk to Yourself; It's the Safest Thing to Do
- August 11, 2017: West Shore Bar Association, Around the World of Debt Collection in 180 Minutes
- June 23, 2017: NARCA Litigation Boot Camp, Panel discussing pre-suit considerations
- May 9, 2017: National List Blog, Four Debts and a Funeral, <https://nationallist.blog/2017/05/09/four-debts-and-a-funeral/>
- May 5, 2017: OCAA Spring Meeting, Hot Topics in Bankruptcy
- March 10, 2017: Commercial Collection Agencies of America Spring Conference, Panel on Pre-suit Investigation and Recommendations
- February 7, 2017: The Affiliate, A publication of the Commercial Collection Agencies of America, What Every Legal Forwarding Manager Needs to Know (in this Collection Attorney's Humble Opinion)
- November 11, 2016: OCAA Fall Meeting, Discharge Exemptions in Bankruptcy
- May 5, 2016: NARCA Spring Conference, Get Schooled on Student Loan Collections!

10. Are you involved in state advocacy through an SCBA or NCBA chapter? Yes, I participate with the Ohio Creditor's Attorney Association. I co-wrote the OCAA's comment to the CFPB's NPR. I am also working with other OCAA officers to advocate for a more uniform court filing and fee structure within the state.

11. Have you served on a Board of Directors (or similar governing body) previously? Please describe. Yes, I am currently a director for the NCBA and Secretary of the OCAA (Ohio Creditor's Attorney Association).

12. Describe some of your leadership roles or describe what qualities you possess that make you a strong leader. Leadership is ensuring your team stays focused on goals, keeping them motivated, and helping them to be the best they can be to achieve goals. I am a strong leader because I respect all members of a team. For an effective team, it is crucial to earn respect and simultaneously show that you care about the workloads of your teammates.

13. Why do you want to serve on the Board of Directors for NCBA? The industry is changing. I want to be a part of the leadership team that helps facilitate those changes. The pandemic exposed the need for the legal and credit industries to be flexible and embrace technology. This encompasses everyone that the industry touches: the credit grantors, collection agencies, law firms, and to the courts themselves.

14. How will you help NCBA advance its mission statement? The National Creditors Bar Association supports, promotes, and protects the practice of creditors rights law while ensuring fair treatment for all. I will help NCBA advance its mission by advocating for increased technology, which will help law firm members work more efficiently and more easily track compliance. I would like courts to move into the 21st century by increasing the number of hearings held via phone or online video conferencing. This helps ensure fair treatment as consumers can more easily access court. When creditor's rights attorneys and consumers discuss cases mutually beneficial resolutions can be reached.

15. What motivates you to do excellent work? I am motivated by respect and achieving goals. Firms and trade organizations should respect professional development and personal life. I am motivated by working in a healthy working environment that cares about your mental and physical health. If a workplace supports my well being, I am willing to give more. I also like to set and work towards a goal, professionally and personally.

16. What is your ideal level of interaction with the other board members? Meetings should be a hybrid of socializing and work. Teams that are diverse and have opportunities to understand each other's backgrounds are the most functional.

17. What is the biggest challenge facing our industry? What do you recommend we do to overcome that challenge? The biggest challenge our industry is facing is the lack of updated technology. Increased utilization of technology allows better communication and efficient collection of debt. The second challenge is attrition and lack of engagement. The organization will only continue to exist if newer members participate in the organization and assume roles vacated by others leaving the industry, either by retirement or firm mergers.

18. What do you recommend doing to increase participation in NCBA by younger and/or newer attorneys, or new members of NCBA? Changing the format of the conferences to allow for more interaction. Encourage senior associates and firm owners to make the investment in younger members and allow junior associates to be involved in the NCBA. .

19. Is there anything else you would like the NCBA Membership to know about you? I am an avid Crossfitter, professional wrestling fan, and I enjoy cooking.