Dale W. Cravey

Senior Member

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Overview

Dale W. Cravey is a Shareholder in the Litigation and Dispute Resolution Group. Dale's practice is focused in banking litigation and issues involving the bank-customer relationship, bank deposits and collections, payment systems and products, federal regulations applicable to the deposit, payment and collection of checks, and electronic fund transfer systems. Dale represents national, state, and regional banks and other businesses that have legal needs on these issues.

Dale has been defending banks since 1990 in various lawsuits and has considerable experience representing and advising financial institutions in matters involving depositor relations, articles 3, 4 and 4A of the Uniform Commercial Code, check forgeries, defensive litigation, recovery of losses caused by fraud committed against banks, and loss management. He regularly provides continuing education workshops on legal developments, risk mitigation, and best practices to bank's legal and loss prevention departments.

Representative Matters

- Secured summary judgment in favor of a national bank on claims alleging the bank was negligent in connection with a Ponzi scheme and liable for damages and fraudulent transfers in excess of $100 million. The District Court's summary judgment was affirmed by the 11thCircuit Court of Appeals.
- Defended banks in actions alleging negligence relating to, and conversion of, checks taken for deposit.
- Defended banks in actions alleging unauthorized ATM transactions from customers' accounts.
- Defended banks in actions seeking damages based on the bank's payment of forged or unauthorized checks from customers' accounts.
- Defended banks in lawsuits alleging various claims related to foreclosure actions.
- Defended banks in actions alleging unauthorized transactions from customers' accounts.
- Defended banks in lawsuits alleging claims of aiding and abetting fraud and conspiracy to commit fraud.
- Defended banks in lawsuits alleging wrongful chargebacks of deposited items.
- Defended banks in lawsuits alleging wrongful dishonor of customers' checks.
- Defended banks in lawsuits alleging breach of fiduciary duty.
- Defended banks in claims based on altered and counterfeit checks.
- Defended banks in lawsuits alleging violations of the Florida Consumer Collections Practices Act (FCCPA) and the Telephone Consumer Protection Act (TCPA).
- Represented banks faced with adverse claims to deposit accounts and in disputes among customers and joint account holders.
- Defended banks in lawsuits involving powers of attorney.

Honors and Distinctions

- *Florida Trend's Legal Elite*, 2010
- *The Best Lawyers in America,*Commercial Litigation, 2019 - 2023
- *Tampa Magazine's* Top Lawyers List, Mortgage Banking & Foreclosure Law,

Alternate Contact

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Practice Areas

- Financial Services
- Litigation and Dispute Resolution

Education

- J.D., high honors, Florida State University College of Law, 1990
  - Florida State University Law Review, Executive Editor
  - Order of the Coif, Florida State University Chapter
- B.S., *magna cum laude,* Florida State University, 1986

Admissions

Florida
United States District Court, Middle District of Florida
United States Court of Appeals for the Eleventh Circuit

2019

Professional Involvement

- St. Petersburg Bar Association
- Hillsborough County Bar Association