



Charles D. Dunbar

Member

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Charles D. Dunbar is a Member in the Banking and Financial Services industry groups, focusing primarily on securities regulation and corporate governance, commercial lending, commercial litigation, and mergers and acquisitions. He practices out of the Firm's office in Charleston, West Virginia.

Charles has been representing the interests of West Virginia financial institutions for more than 30 years. In addition to holding his law degree, Charles is a Certified Public Accountant. He regularly advises financial institutions on regulatory and compliance issues, and has represented financial institutions in more than 100 mergers and acquisitions. His work has earned him recognition in *The Best Lawyers in America*® for banking and corporate law.

Charles is known for his clear and comprehensive lectures on financial law – he presents to financial institutions, trade associations, and bar associations on topics such as deposit accounts, corporate and financial services, and other topical commercial law issues.

Additionally, Charles is a frequent lecturer to academic and professional organizations, with talks on corporate and securities law, consumer lending, consumer checking accounts, general consumer protection, business issues, currency reporting, the Uniform Commercial Code, and general business and litigation.

Awards

- Named the *Best Lawyers*' Charleston, West Virginia, Banking and Finance Law "Lawyer of the Year" multiple times including in 2025 publication.
- Named the *Best Lawyers*' Charleston, West Virginia Financial Services Regulation Law "Lawyer of the Year" (2014)
- Listed in the Business & Transactions Section of *Super Lawyers*® *Business Edition* for Banking (2013)
- Named one of West Virginia *Super Lawyers*® (2012)
- Ranked in *Chambers USA, America's Leading Lawyers for Business* in the area of Corporate/Commercial: Banking & Finance Law in West Virginia (2003-2021, 2023-2024)
- Selected by his peers for inclusion in *The Best Lawyers in America*® for Banking and Finance Law, Corporate Compliance Law, Corporate Governance Law, Corporate Law, Financial Services Regulation Law and Litigation - Banking and Finance (1995-2025)
- Recipient, West Virginia Tax Institute Award

Notable Legal Experience

- English-speaking counsel to a Germany-based long-wall mining manufacturer with interests in the United States, Canada, and Australia

Work History

- Jackson Kelly PLLC (1984-Present)

Practices

- Banking & Finance
- Business Law
- Commercial Lending
- Appellate
- Mergers & Acquisitions
- Securities Regulation & Corporate Governance

Industries

- Banking
- Financial Services

Education

- West Virginia University College of Law (J.D., 1984)
 - Order of the Coif
 - West Virginia Law Review, Executive editor (1983-1984), Member (1982-1984)
 - Phi Kappa Phi
- West Virginia University (C.P.A., 1980)
- West Virginia University (B.S. in Business Administration, *summa cum laude*, 1979)

Admissions

- West Virginia (1984)
- U.S. District Court, Northern District of West Virginia (1994)
- U.S. Court of Appeals, Fourth Circuit (1988)
- U.S. District Court, Southern District of West Virginia (1984)

Professional Organizations

- Fellow, West Virginia Bar Foundation
- American Bar Association
 - Section on Corporations, Banking and Business Law
 - Section on International Law
 - West Virginia State Bar
 - Kanawha County Bar
- Securities and Exchange Commission Historical Society

Speaking Engagements & Publications

Speaking Engagements

- "How to Sleep Soundly in a Cyber Minefield," Community Bankers of West Virginia Cyber Security Technology Forum, Stonewall Resort, Roanoke, West Virginia (April 13, 2022)
- "Lawyers' Audit Letter Responses," WVCLE Commercial and Business Law 2018 Seminar (July 12, 2018)
- "Interchange Fees and Impact of Dodd-Frank and CFPB on Deposit Accounts," West Virginia Bankers Association's The Law of Deposit Accounts Seminar, Charleston, West Virginia (April 12, 2011)

- PLI legal seminars on various banking and securities topics
- National Business Institute legal seminars on various banking and securities topics
- West Virginia State Bar CLE programs on a variety of topics including securities law, the Uniform Commercial Code, annual updates of commercial law, audit letter responses, and other topics
- American Bankers Association Seminar for Compliance Officers, Article 4A of the Uniform Commercial Code
- West Virginia Bankers Association seminars on checking accounts, consumer lending, and real estate settlement procedures
- Various Jackson Kelly seminars for clients, including securities and corporate law, consumer lending, consumer checking accounts, general consumer protection, business issues, currency reporting, and general business litigation

Writings and Publications

- “Interest, Inducements and the IRS, Compliance with Regulations Q and D in the New Competitive Landscape,” American Banking Association *Bank Compliance Magazine* (2001)
- Executive editor, *West Virginia Law Review* (1983-1984)
- “Survey of Developments in West Virginia Law, Commercial Law and Tax Law,” *West Virginia Law Review* (1983)