

Press Coverage | January 27, 2026

New York State Introduces Bill Deeming EWA a Loan

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[Carlin A. McCrory](#)

Carlin McCrory, an associate with Troutman Pepper Locke, was quoted in the January 27, 2026 *American Banker* article, “[New York State Introduces Bill Deeming EWA a Loan](#).”

“This proposal is not surprising to those in the industry since the New York Attorney General has taken the position that EWA services are loans,” Carlin McCrory, an associate at Troutman Pepper Locke, told *American Banker*.

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