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# Taking It to the Bank: Why Fintechs Are Racing for Bank Charters

## SPEAKERS

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In this episode of *The Consumer Finance Podcast*, Chris Willis is joined by Mark Furletti, James Stevens, and Taylor Gess to unpack the surge in bank charter applications from fintechs, crypto firms, and even traditional community banking entrepreneurs. The panel explores the appeal of national trust banks and industrial banks, as well as access to Fed payment rails and stablecoin issuance. They walk through the impacts of charter type, location, interest rate “exportation,” and preemption of state usury laws, including the nuanced role of branch-state activities. The conversation also offers a look at life inside the regulatory perimeter — exams, board oversight, and evolving supervisory focus — so nonbanks can realistically assess both the benefits and challenges of pursuing a bank charter in today’s regulatory environment.

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