James W. Stevens

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James is a trusted advisor to financial services providers such as banks, fintechs, and payments companies on a wide range of corporate and regulatory matters. Drawing from extensive experience with matters involving federal and state regulators, clients value his creative and practical approach.

OVERVIEW

James is the co-leader of the firm's Financial Services Industry Group. He has significant experience working with clients across the entire financial services sector, regularly working with public and private companies such as banks, neobanks, marketplace lenders, and other fintech and financial services providers and partners.

James provides comprehensive corporate and regulatory advice to clients in connection with matters such as formation, licensing, mergers and acquisitions, securities offerings and banking as a service (BAAS), and other program agreements. He has particular experience representing parties in complex change in control transactions involving total business plan changes, mass employee lift-outs, and other complicating factors. He also assists with employment agreements and short- and long-term incentive arrangements for executives and often serves as the principal outside counsel for his clients. James is recognized for providing innovative structuring and documenting solutions to help his clients' business arrangements comply with regulatory requirements.

REPRESENTATIVE MATTERS

- Represented the buyer and sellers in the financial services, manufacturing, building products, telecommunications, business consulting, and other industries in more than 150 mergers, acquisitions, and divestitures.
- Represented issuers in more than 100 public and private debt and equity offerings.
- Represented banks and nonbank financial service providers in structuring dozens of banking as a service and sponsorship relationships and documenting such relationships with program agreements between the parties and related customer-facing agreements.
- Represented de novo bank, neobank, and other financial service firm formations and initial capitalizations.
- Represented issuers and private equity investors in controlling and noncontrolling private equity investments involving the preservation of deferred tax assets, regulatory control avoidance, and other complex issues.
- Represented real estate investment companies in connection with joint ventures and equity capitalization, including through broad private placements.

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- Represented corporate governance matters at all stages from formation to sale, including in connection with distressed companies, litigation, regulatory issues, and disputes.
- Represented parties to employment, change in control, restricted stock and stock option, technology, purchase, supply, and other commercial agreements.
- Advised on bulk asset purchases and sales.
- Advised on regulatory and compliance matters before federal and state regulators.

AWARDS

- *Atlanta Business Chronicle:* 2021 Leaders in Corporate Citizenship (2021)
- *Best Lawyers in America*®: Banking and Finance Law (2013-2027), Financial Services Regulation Law (2014-2027), Mergers and Acquisitions Law (2021-2027)
- *Best Lawyers in America*®: "Lawyer of the Year" Atlanta, Financial Services Regulation Law (2014, 2020, 2023, 2026)
- *Chambers USA:* Banking & Finance: Mainly Regulatory, Georgia (2017-2026)
- *Chambers USA:* Banking and Finance Law "Up and Comer," Georgia (2014)
- *Law & Politics: Georgia Super Lawyers* "Rising Star," (2006-2007, 2009-2011)
- *Legal 500 United States*: Finance: Financial Services Regulation (2025-2026), Dispute Resolution: Financial Services Litigation (2026)
- *Atlanta Business Chronicle:* 40 Under 40 Up and Comer (2009)

TOP AREAS OF FOCUS

- Corporate
- Financial Services
- Payments + Financial Technology

ALL AREAS OF FOCUS

- Anti-Money Laundering
- Banking + Financial Services Regulation
- Capital Markets
- Community Banking
- Corporate
- Corporate Governance
- Financial Services
- Financial Services Securities + Capital Markets
- Mergers + Acquisitions
- Online Lending
- Payments + Financial Technology
- Real Estate Joint Ventures + Investments

PROFESSIONAL/COMMUNITY INVOLVEMENT

- Past chairman, Atlanta Community Food Bank

- Member and past chairman, Georgia Bankers Association Bank Counsel Section Board of Directors
- Member, TAG FinTech Society Steering Committee
- Member, CBA ATDC Committee
- Advisory board member, Allied Financial Corporation
- Past chairman, Empty Stocking Fund Board of Directors
- Past chairman, Leadership Buckhead
- Member, Leadership Atlanta Class of 2015
- Member, Leadership Buckhead Class of 2008

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Georgia School of Law, J.D., *magna cum laude, Order of the Coif*, 2001, managing editor, *Georgia Law Review*
- Georgia Institute of Technology, B.S., 1998

CERTIFICATIONS AND MEMBERSHIPS

Certifications

- Glenbrook Partners Payments Boot Camp

BAR ADMISSIONS

- Georgia

SPEAKING ENGAGEMENTS

- Speaker, "What's the Fuss about Bank Special Purpose Charters?" TPPPA Annual Conference: Solving the Payments Puzzle, November 18-20, 2026.
- Speaker, "Roundtable Discussion on Bank Formation," American Fintech Council Policy Summit 2026, November 17, 2026.
- Speaker, "The 21st Century ROAD to Unlocking Community Bank Growth," S&P Global Market Intelligence., September 17, 2026.
- Presenter, "Partnering in Payments and Deposits," 2026 Bank Board Forum, September 21, 2026.
- Speaker, "Bank Charter Opportunities for Fintech Lenders," Lend360, May 13, 2026.
- Speaker, "Special Purpose Bank Charters," TPPPA 2025 Solving the Payments Puzzle Conference, November 12-14, 2025.
- Speaker, "Bank Partnerships and Banking?as?a?Service: New Pressure and New Opportunities," PLI's Banking Law Institute 2025, November 10, 2025.
- Speaker, "Regulatory Hot Topics," Community Bankers Association of Georgia 2025 Tech Talk – North, November 6, 2025.
- Speaker, "The Future of Bank – Fintech Partnerships," Banking Beyond Boundaries: Fintech and Financial Innovation Conference, October 8, 2025.
- Speaker, "The Risks and Rewards of BaaS," Bank Director's Bank Board Forum, September 8, 2025.
- Speaker, "Update on Board Strategy," Georgia Banker's Association 2025 Annual Meeting, June 13-15.

- Speaker, “The Regulatory Environment Around the Convergence of Banking and Fintechs,” Payments & Banking Symposium, May 7, 2025.
- Speaker, “Discussion of DOJ Lawsuit and Capital One/Discover Merger,” ETA TRANSACT Tech, November 14, 2024.
- Speaker, “Bank/FinTech Partnerships: Sustainability, Financial Success, Brokered Deposits, Liquidity Requirements, and Regulatory Scrutiny/Orders,” PLI’s Banking Law Institute 2024, October 24, 2024.
- Speaker, Georgia Bankers Association 2024 Annual Meeting, June 14, 2024.
- Speaker, “Banking as a Service Explained: Why Some Financial Institutions Hesitate While Others Fully Engage ,” National Fintech Organization Webinar, June 13, 2024.
- Speaker, Georgia Bankers Association 2024 Annual Meeting, June 10, 2024.
- Speaker, TPPPA 2023 Solving the Payments Puzzle Conference, September 12-14, 2023.
- Speaker, “Banking as a Service Regulatory and Compliance Update,” Bank Board Training Forum, September 11, 2023.
- Co-speaker, “Topics in FinTech and Insurance,” Aon + Troutman Pepper Webinar, August 24, 2023.
- Speaker, “Technology Association of Georgia (TAG) Fintech Innovation Challenge — Compliance and Risk Education Night,” August 23, 2023.
- Co-speaker, “Regulatory & Compliance Update,” NC Bankers Association 2023 Bank Directors Assembly, April 3, 2023.
- Speaker, 2022 TPPA Annual Conference, Solving the Payments Puzzle, November 16-18, 2022.
- Speaker, “Payments 101,” Troutman Pepper, November 7, 2022.
- Co-speaker, “Innovation Exploration Conference: Implementing Deposit Programs,” Community Bankers Association (CBA) of Georgia, November 2, 2022.
- Speaker, “Regulatory and Compliance Update,” Bank Director Bank Board Training Forum, September 13, 2022.
- Co-speaker, “Innovation Exploration Regulatory Series: Implementing Deposit Programs,” Community Bankers Association (CBA) of Georgia, July 20, 2022.
- Co-speaker, “Making it Happen: Themes for Consistent Progress in a Changing Environment,” Georgia Bankers Association (GBA) 130th Annual Meeting, June 13-15, 2022.
- Co-speaker, “The Rise of the Neobank: How Are They Positioning Themselves for Success?,” 2022 ACI’s 22nd National Forum on Prepaid Accounts Compliance Conference, February 23-24, 2022.
- Panelist, “Industry FinTech,” 2022 Georgia State University-Review of Financial Studies FinTech Conference, February 18-19, 2022.
- Speaker, “CFPB Updates,” 2022 OLA Legal Issues Conference, February 15, 2022.
- Moderator, “Financial Inclusion – Serving the Underserved,” Opal’s Marketplace Lending & Alternative Financing Summit, December 8-10, 2021.
- Panelist, “The Road Forward for Banks and Fintech – How Payment Companies are Changing the Bank/Fintech Equation,” 2021 LEND360, October 4-6, 2021.
- Speaker, “Bank Counsel Session: Emerging Legal Topics for Banks,” GBA’s 2021 President/CEO, Bank Accountant, and Bank Counsel Conferences, September 26-28, 2021.
- Co-speaker, “The Legal Landscape Facing Fintechs and Banks,” 2021 Online Lenders Alliance (OLA) Legal Issues Conference, July 21-22, 2021.
- Co-speaker, “Board Decision-Making and Strategic Planning in 2021,” Georgia Bankers Association (GBA) 129th Annual Meeting, June 20-22, 2021.
- Panelist, “Onboarding and Monitoring: Keys to Successful Vendor Management,” Online Lenders Alliance (OLA) 2021 Compliance University, May 10-13, 2021.
- Co-presenter, “Elimination of Bias: Removing Barriers to Financial Inclusion,” Banking Law Institute, April 16, 2021.

- Speaker, “Legal Considerations,” FinTech Atlanta – Run It By the Buyers, February 16, 2021.
- Speaker, “De Novos During the Time of COVID-19,” *Troutman Pepper COVID-19 Legal Issues Podcast Series*, December 23, 2020.
- Panelist, “WHF/WHFF Partner Series: Multistate Exam for Finance Companies,” Women in Housing & Finance, Inc., December 7, 2020.
- Speaker, “Keys to a Successful Bank Fintech Partnership,” LEND360, November 10, 2020.
- Moderator, “Partnerships with Banks, Fintechs and Platforms,” Opal Group’s 2020 Virtual Marketplace Lending and Alternative Financing Summit, November 5, 2020.
- Speaker, “Strategic Outlook for the Banking Industry,” The Georgia Society of Certified Public Accountants – Financial Institutions Conference, October 22, 2020.
- Speaker, “Beneficial Ownership: A Review of Beneficial Ownership Changes and Identifying Beneficial Owners of Multiple Layers of Business Relationships,” Secura Risk Management Fall Virtual Forum 2020, September 2, 2020.
- Panelist, “What Your Company Needs to Know About the OCC’s True Lender Proposal and Its Impact on Bank Fintech Partnerships,” LEND360 Webinar, August 20, 2020.
- Speaker, “Practical Advice for Navigating the Turbulent Waters of Bank Model Lending,” Online Lenders Alliance’s 2020 Compliance University, July 23, 2020.
- Speaker, “Board Composition, Succession and Other Matters,” Georgia Bankers Association 2020 Annual Meeting, June 15, 2020.
- Presenter, “Paycheck Protection Program Webinar – How Lenders can Defend Against Claims in PPP Litigation,” Troutman Sanders, May 8, 2020.
- Co-presenter, “Navigating the Latest Round of the PPP and PA State Funding,” PACT (Philadelphia Alliance for Capital and Technologies) Webinar, April 28, 2020.
- Co-presenter, “Current Status of the Paycheck Protection Program (PPP) from an Applicant and Banking Perspective,” Aprio /Troutman Sanders/Pepper Hamilton Webinar, April 16, 2020.
- Co-presenter, “CARES Act Paycheck Protection Program (PPP): Understanding the Requirements and Mitigating Risks,” Stout/Secura Risk Management/Troutman Sanders/Pepper Hamilton Webinar, April 8, 2020.
- Presenter, “Fintech Dealmaking,” State Bar of Georgia’s ICLE Seminar on Banking Law, February 27, 2020.

PUBLICATIONS

- Co-author, “OCC Stablecoin Rule Gives Issuers a 2027 Compliance Clock,” *Law360*, November 18, 2026.
- Co-author, “OCC Finalizes GENIUS Act Stablecoin Regulatory Framework as January 2027 Compliance Date Approaches,” *Financial Services Hub*, October 26, 2026.
- Co-author, “Fed Moves to Overhaul Bank Supervision Structure, Signals Further Deregulatory Steps Ahead,” *Financial Services Hub*, October 14, 2026.
- Podcast, “Point-of-Sale Finance Series: Bank Charters, M&A, and Partnerships — Strategic Paths for Fintech and Payment Companies,” *Payments Pros – The Payments Law Podcast*, September 23, 2026.
- Co-author, “Federal Banking Agencies Issue Joint Statement on Community Banks’ Engagement with Core Service Providers,” *Financial Services Blog*, September 16, 2026.
- Co-author, Federal Banking Agencies Expand 18-Month Examination Cycle for Small Institutions, *Financial Services Blog*, September 14, 2026.
- Co-author, “OCC and FDIC Move to Sharpen Focus on Material Risks in Bank Supervision,” *Financial Services Blog*, August 31, 2026.
- Podcast, “Point-of-Sale Finance Series: Bank Charters, M&A, and Partnerships — Strategic Paths for Fintech and Payment Companies,” *The Consumer Finance Podcast*, July 23, 2026.
- Co-author, “OCC and FDIC Issue Joint Proposed Rule Overhauling and Narrowing Community Reinvestment

Act Rules," *Financial Services Blog*, August 6, 2026.

- Co-author, "Road to Housing Act: Brokered Deposit Reforms Offer Long-Awaited Clarity for Community Banks," *Financial Services Blog*, July 17, 2026.
- Co-author, "Federal Reserve Proposes Special-Purpose "Payment Account" for Eligible Institutions," *Financial Services Blog*, May 21, 2026.
- Co-author, "Federal Regulators Lower CBLR to 8% and Expand Grace Period," *Financial Services Blog*, May 4, 2026.
- Co-author, "OCC Unveils Sweeping GENIUS Act Stablecoin Proposed Rule," *Financial Services Blog*, April 28, 2026.
- Co-author, "House Bill Would Create New Federal Regime for Nonbank Payment Firms," *Financial Services Blog*, April 22, 2026.
- Co-author, "Federal Agencies Propose Streamlined, More Risk Sensitive Framework to Modernize Bank Capital Framework," *Financial Service Blog*, March 30, 2026.
- Co-author, "The Practical Implications of New FDIC Stablecoin Measures," *Law360*, March 13, 2026.
- Co-author, "OCC Proposes Rule to Clarify Scope of National Trust Bank Activities," *Financial Services Blog*, January 14, 2026.
- Co-author, "FDIC Proposes Stablecoin Rule Opening a Pathway for Bank Issued Tokens," *Financial Services Blog*, December 30, 2025.
- Co-author, "Federal Reserve Floats Special Purpose Payment Accounts for Fintechs and Nontraditional Banks ," *Financial Services Blog*, December 23, 2025.
- Co-author, "OCC Proposes Simplified CRA Strategic Plan Form for Community Banks," *Financial Services Blog*, December 22, 2025.
- Co-author, "The Fed's New Supervisory Operating Principles Reveal a "Risk-First" Shift," *Financial Services Blog*, November 24, 2025.
- Co-author, "The GENIUS Act: What Is It and What's Next?," *The Journal of Robotics, Artificial Intelligence & Law*, Volume 9, No. 1, January-February 2026.
- Co-author, "OCC Comptroller Gould Signals a Multifaceted Push to Reinforce Federal Preemption," *Financial Services Blog*, November 5, 2025.
- Podcast, "The Future of Bank-Fintech Collaborations in Digital Finance," *The Crypto Exchange* and *Payments Pros – The Payments Law Podcast*, October 15, 2025.
- Co-author, "Federal Banking Regulators' Proposed Rulemakings on Reputation Risk and Unsafe Practices," *Financial Services Blog*, October 9, 2025.
- Co-author, "OCC's New Initiatives to Ease Regulatory Burden on Community Banks," *Financial Services Blog*, October 8, 2025.
- Co-author, "OCC to Assess Banks' "Debanking" Practices as Part of Licensing and CRA Reviews," *Financial Services Blog*, September 9, 2025.
- Co-author, "The Federal Reserve's Shift in Supervision Strategy for Novel Activities," *Financial Services Blog*, August 19, 2025.
- Co-author, "Federal Banking Agencies Propose Rescission of 2023 CRA Final Rule and Reinstatement of 1995 CRA Regulations," *Financial Services Blog*, July 17, 2025.
- Co-author, "The GENIUS Act: What Is It and What's Next?," *Troutman Pepper Locke*, June 24, 2025.
- Podcast, "Understanding MALPB Charters: A Collaborative Approach to Banking Innovation," *Payments Pros – The Payments Law Podcast*, June 4, 2025.
- Co-author, "OCC Notifies Congress of Major Email System Security Breach," *Financial Services Blog*, April 10, 2025.
- Co-author, "OCC Conditionally Approves Fintech Business Model for SmartBiz Bank, N.A.," *Financial Services Blog*, March 19, 2025.

- Co-author, “OCC Clarifies Bank Authority to Engage in Certain Cryptocurrency Activities,” *Financial Services Blog*, March 12, 2025.
- Co-author, “Troutman Pepper Locke Advises Performance Trust Capital Partners, LLC in Chesapeake Financial Shares, Inc.’s $25 Million Subordinated Notes Offering,” *Troutman Pepper Financial Services*, March 10, 2025.
- Co-author, “Legislation Introduced in the House Aims to Support New and Rural Banks by Easing Regulatory Requirements,” *Troutman Pepper Financial Services Blog*, February 26, 2025.
- Co-author, “Troutman Pepper Locke Joins Klaros and Other Banking Professionals in Proposal to Facilitate New and Innovative Bank Formation,” *Troutman Pepper Financial Services Blog*, January 27, 2025.
- Co-author, “Court Rules Against Banco San Juan Internacional, Inc. in Master Account Dispute,” *Troutman Pepper Financial Services Blog*, January 13, 2025.
- Podcast, “What Financial Services Companies Need to Know in a Second Trump Administration,” *The Consumer Finance Podcast*, December 12, 2024.
- Co-author, “FDIC Extends Comment Period for Proposed Rule on Recordkeeping for Third-Party Deposits,” *Troutman Pepper Financial Services*, November 19, 2024.
- Podcast, “Navigating Regulatory Waters: Recent Enforcement Actions in BaaS,” *Payments Pros – The Payments Law Podcast*, October 16, 2024.
- Co-author, “FDIC Extends Comment Period for Proposed Changes to Brokered Deposit Regulations,” *Troutman Pepper Financial Services*, October 8, 2024.
- Co-author, “FDIC and OCC Finalize New Guidelines on Bank Mergers,” *Troutman Pepper Financial Services*, September 18, 2024.
- Co-author, “Where the F(BO) Is the Money? Part 1 – Synapse’s Clarion Call for Standards,” *Troutman Pepper Financial Services*, September 10, 2024.
- Co-author, “FinCEN Proposes Rule to Strengthen AML/CFT Programs,” *Troutman Pepper Financial Services*, July 2, 2024.
- Podcast, “Bank Board Insights Series Part VII: From Good to Great, Elevate Your Bank’s Performance with Boardroom Mastery!,” *Travillian Next* Podcast, May 2, 2024.
- Podcast, “Exploring the Potential of Georgia’s Merchant Acquirer Limited Purpose Bank Charter,” *Payments Pros – The Payments Law Podcast*, February 1, 2024.
- Co-author, “Applications for Georgia Merchant Acquirer Limited Purpose Bank Charter: A Positive Sign for Fintech and Nonbank Direct Access to Card Networks,” *Troutman Pepper*, January 16, 2024.
- Co-author, “FDIC Chairman Addresses Deposit Insurance Misrepresentation at National Bank Conference,” *Troutman Pepper*, May 26, 2023.
- Co-author, “FDIC Proposes Special Assessments to Recover Cost of Protecting Uninsured Depositors Amidst Bank Closures,” *Troutman Pepper*, May 11, 2023.
- Co-author, “FDIC Recommends Deposit Insurance Reforms to Better Protect Businesses,” *Troutman Pepper*, May 3, 2023.
- Co-author, “Federal Reserve Board Rejects Application by SPDI That Is Not Federally Regulated,” *Troutman Pepper,* January 31, 2023.
- Co-author, “Federal Reserve Finalizes Rule Eliminating Exclusive Debit Card Networks for E-Commerce,” *Troutman Pepper*, October 11, 2022.
- Co-author, “AOCI Losses: What the Big Hit to Banks’ Bond Portfolios Means Going Forward,” *Troutman Pepper*, September 1, 2022.
- Co-author, “Whose Crypto Is It, Anyway?” *Troutman Pepper*, August 3, 2022.
- Co-author, “FDIC Requires Notice of Crypto-Related Activities,” *Troutman Pepper*, April 8, 2022.
- Co-author, “FDIC Makes Bank Merger Policy a Priority This Year,” *Troutman Pepper*, February 15, 2022.
- Co-author, “Government Efforts to Address Cryptocurrencies Ramp Up as Federal Reserve Releases Report on Digital Currency,” *Troutman Pepper*, February 2, 2022.

- Co-author, “State Coordination Will Continue to Regulate Use of Bitcoin,” *Bitcoin Magazine*, January 21, 2022.
- Co-author, “SoFi Gets OCC Approval to Acquire National Bank — But Must Stay Away From Crypto,” *Troutman Pepper*, January 20, 2022.
- Co-author, “Stablecoins and Beyond: 2022 Digital Asset Legislation Landscape,” *Troutman Pepper*, January 18, 2022.
- Co-author, “CFPB Opens Inquiry Into Buy Now Pay Later,” *Troutman Pepper*, December 21, 2021.
- Co-author, “Gearing Up for Climate Disclosure,” *The Banking Law Journal*, January 2022.
- Co-author, “Think Fast: Banking Regulators Release Final Computer-Security Incident Notification Requirements,” *Troutman Pepper*, December 2, 2021.
- Co-author, “OCC Proposes Rescission of June 2020 CRA Rulemaking and Releases FAQs,” *Troutman Pepper*, November 16, 2021
- Co-author, “FTC Amends “Safeguards Rule” for Covered Financial Institutions,” *Troutman Pepper*, November 3, 2021.
- Co-author, “CBA Requests Increased CFPB Supervision of Fintechs Via the Larger Participant Rule,” *Troutman Pepper*, October 22, 2021.
- Co-author, “Most De Novo Banks Will Be Formed by Payments and Fintech Companies,” *The Banking Law Journal*, November/December 2021.
- Co-author, “Gearing Up for Climate Disclosure,” *Troutman Pepper*, October 8, 2021.
- Co-author, “CFPB Sets June 2022 Compliance Date for Payday Rule,” *Troutman Pepper*, September 13, 2021.
- Co-author, “FFIEC Guidance Emphasizes the Key Role of Risk Assessments in Supporting Strong Financial Institution Authentication and Access Controls,” *Troutman Pepper*, September 3, 2021.
- Co-author, “CFPB Issues Long-Awaited Notice of Proposed Rulemaking on Small Business Lending Data Collection,” *Troutman Pepper*, September 2, 2021.
- Co-author, Most De Novo Banks Will Be Formed by Payments and Fintech Companies,” *Troutman Pepper*, August 27, 2021.
- Co-author, “The Federal Reserve, FDIC, and OCC Publish Proposed Interagency Guidance on Third-Party Relationships: Risk Management,” *Troutman Pepper*, July 29, 2021.
- Co-author, “Warren Writes Letter to SEC on Authority to Regulate Crypto,” *Troutman Pepper*, July 21, 2021.
- Podcast, “Legal Considerations of Fintech and Bank Partnerships With James Stevens of Troutman Pepper and Thomas Long of TripActions,” *Georgia Fintech Academy*, June 10, 2021.
- Co-author, “Considerations When Contemplating a Branch Consolidation or Closure Initiative,” *The Banking Law Journal*, June 2021.
- Co-author, “Q1 De Novo Bank Trends,” *Troutman Pepper*, May 20, 2021.
- Co-author, “Key Takeaways for Regional and Community Banks from the Federal Reserve’s April 2021 Supervision and Regulation Report,” *Troutman Pepper*, May 13, 2021.
- Co-author, “The FDIC’s Rapid Phased Prototyping Competition,” *The Banking Law Journal*, May 2021.
- Co-author, “Model Risk Management and Its Implications Under the Bank Secrecy Act,” *Troutman Pepper*, April 21, 2021.
- Co-author, “New Illinois Predatory Loan Prevention Act Leaves Lenders and Borrowers with Uncertain Future,” *Troutman Pepper*, April 20, 2021.
- Co-author, “Credit Union’s Marijuana-Related Compliance Failure Is a Warning to Lenders,” *Troutman Pepper*, March 19, 2021.
- Co-author, “SEC Division of Examinations Announces 2021 Examination Priorities,” *Troutman Pepper*, March 9, 2021.
- Co-author, “The FDIC’s Rapid Phased Prototyping Competition,” *Troutman Pepper*, January 29, 2021
- Co-author, “Considerations When Contemplating a Branch Consolidation and/or Closure Initiative,” *Troutman*

Pepper, January 27, 2021.

- Co-author, “FDIC’s Final Rule on Brokered Deposits Adds Clarity to Fintech Partnerships and Other Common Arrangements,” *Troutman Pepper*, December 21, 2020.
- Co-author, “Hub Hub Hooray for the SEC’s FinHub,” *Troutman Pepper*, December 14, 2020.
- Co-author, “OCC Proposes New Rule on Fair Access to Banking Services,” *Troutman Pepper*, December 4, 2020.
- Co-author, “Proposed Rule Clarifies Role of Supervisory Guidance for Financial Institutions,” *Troutman Pepper*, October 29, 2020.
- Co-author, “OCC Finalizes Bright-Line ‘True Lender’ Rule,” *Troutman Pepper*, October 28, 2020.
- Co-author, “Federal and State Banking Regulators Issue Joint Guidance on Loan Modifications for Borrowers Impacted by the Coronavirus,” *Troutman Sanders*, March 25, 2020.
- Co-author, “The Federal Reserve’s Final Rule for Determining Control,” *Troutman Sanders*, February 11, 2020.
- Contributor, “Bankers as Buyers 2020,” William Mills Agency’s 17th Annual Report, January 2020.

MEDIA COMMENTARY

- Quoted, “James Stevens Quoted in Bank Director on Regulators’ Redefinition of “Small Bank” Amid Push to Ease Burdens,” *Financial Services Blog*, November 18, 2026.
- Mentioned, “Georgia Banking Company, Inc. Completes Nasdaq Direct Listing, Advised by Troutman Pepper Locke,” *Financial Services Hub*, November 2, 2026.
- Quoted, “James Stevens Quoted in Reuters Article on Fed’s Plan to Raise Bank Oversight Thresholds,” *Financial Services Blog*, October 5, 2026.
- Quoted, “US Fed Plans to Raise Bank Oversight Thresholds, Sources Say,” *Reuters*, September 25, 2026.
- Mentioned, “Georgia Banking Company, Inc. Completes $55.0 Million Subordinated Notes Offering, Advised by Troutman Pepper Locke,” *Financial Services Blog*, September 4, 2026.
- Quoted, “When the Holding Company Isn’t a Source of Strength,” *Bank Director*, July 9, 2026.
- Mentioned, “Georgia Banking Company, Inc. Completes $77.7 Million Private Placement, Advised by Troutman Pepper Locke,” *Financial Services Blog*, June 18, 2026.
- Quoted, “CAMELS Overhaul Could Serve as a Catalyst for US Bank M&A,” S&P Global Market Intelligence, May 26, 2026.
- Quoted, “Georgia Lawyers Compete To Curb Rising Food Insecurity,” *The Atlanta Journal-Constitution*, April 20, 2026.
- Quoted, “Regulators Rarely Give Credit Unions Full-Weighting in Bank M&A Reviews,” *S&P Global Market Intelligence*, March 2, 2026.
- Quoted, “Why Some Payments Companies Want To Be Banks,” *Payments Dive*, February 3, 2026.
- Quoted, “Lawmakers Look to Codify US Bank Regulators’ Ambitious Agenda,” *S&P Global Market Intelligence*, January 30, 2025.
- Quoted, “Fiserv, Block Turn to Crypto,” *Payments Dive*, October 21, 2025.
- Quoted, “US Banks’ Brokered Deposit Levels Would Drop Under Pending House Bills,” *S&P Global Market Intelligence*, October 13, 2025.
- Quoted, “OCC Aims to Cut Community Bank Burde,” *Banking Dive*, October 7, 2025.
- Quoted, “US Bank Charter Applications Surge, Dominated by Nonbanks,” *S&P Global*, September 10, 2025.
- Quoted, “How One CEO Built a Team to Fix His Bank,” *Bank Director*, August 22, 2025.
- Quoted, “US Bank M&A Hopes Revive Under Trump Regulators,” *Reuters*, July 14, 2025.
- Quoted, “Bank M&A Deal Tracker: Activity Expected to Pick Up in Back Half of 2025,” *S&P Global Market Intelligence*, July 10, 2025.

- Quoted, “US Republicans Declare ‘Crypto Week’ to Mull 3 Crypto Bills,” *Cointelegraph*, July 4, 2025.
- Quoted, “They’re Back: Fintech Banking Is Suddenly Advancing on Multiple Fronts,” *The Financial Brand*, April 11, 2025.
- Quoted, “Speedier US Bank Deal Closings Forthcoming as Regulators Give Faster Sign-Offs,” *S&P Global Market Intelligence*, April 10, 2025.
- Quoted, “Stripe Seeks Georgia Special Banking Charter,” *Payments Dive*, April 7, 2025.
- Quoted, “FDIC Withdraws Merger Policy, Brokered Deposits Proposal,” *Banking Dive*, March 4, 2025.
- Quoted, “Georgia Special Charter Attracts Another Applicant,” *Payments Dive*, February 13, 2025.
- Quoted, “Banking Sector Girds for M&A Uptick in 2025,” *Banking Dive*, January 31, 2025.
- Quoted, “BaaS Outlook Brighter After Period of Growing Pains,” *Banking Dive*, January 15, 2025.
- Quoted, “Braving the Bumps in Banking as a Service,” *Bank Director*, October 10, 2024.
- Quoted, “Fiserv Nets Special Banking Charter in Georgia,” *Banking Dive*, October 4, 2024.
- Quoted, “Stripe Shows Signs of IPO, Despite CEO Comments,” *Payments Dive*, September 24, 2024.
- Quoted, “Where Have All the New Banks Gone?,” *American Banker*, September 3, 2024.
- Quoted, “Bank Regulators Hiking Capital Requirements for CRE-Concentrated Banks,” *S&P Global Market Intelligence*, June 11, 2024.
- Quoted, “Important Considerations Surrounding the FTC Ban on Noncompete Contracts,” *Thomson Reuters*, May 20, 2024.
- Quoted, “Latest FDIC Merger Proposal Threatens Approval Timelines, Due Diligence Process,” *S&P Global Market Intelligence*, May 13, 2024.
- Quoted, “Smooth Approval Outlook for Wintrust-Macatawa Deal Could Invite More US Bank M&A,” *S&P Global Market Intelligence*, May 7, 2024.
- Quoted, “Republicans Seek ‘Shot Clock’ on Regulators’ Bank Merger Reviews,” *Banking Dive*, May 2, 2024.
- Quoted, “What Regulators Want From Banks Partnering With Third Parties, Fintechs,” *FinXTech*, March 28, 2024.
- Quoted, “FDIC’s Bank Merger Review Overhaul to Have ‘Chilling’ Effect on Deal Activity,” *S&P Global Market Intelligence*, March 28, 2024.
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