

## James W. Stevens

Partner

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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 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.
- 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 (2013-2026), Financial Services Regulation Law (2014-2026), Mergers and Acquisitions Law (2021-2026)
- *Best Lawyers in America*®: “Lawyer of the Year” Atlanta, Financial Services Regulation Law (2014, 2020, 2023, 2026)
- *Chambers USA*: Banking & Finance: Mainly Regulatory, Georgia (2017-2025)
- *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)
- *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

### BAR ADMISSIONS

- Georgia

## SPEAKING ENGAGEMENTS

- 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, “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, ["ETC 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, "[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.
- Quoted, ["Regulators Focus on Digital Banking's BSA/AML Compliance Issues,"](#) *FixXTech*, March 21, 2024.
- Quoted, ["Georgia Clarifies Merchant Acquirer Law as Firms Submit First Applications in a Decade,"](#) *Vixio*, February 27, 2024.
- Quoted, ["US Bank M&A Will Face More Hurdles Under OCC Proposal,"](#) *S&P Global Market Intelligence*, February 6, 2024.
- Quoted, ["Rivals May Chase Fiserv Special Bank Charter Lead,"](#) *Payments Dive*, January 25, 2024.
- Quoted, ["BaaS to Require Strong Commitment, Investment in 2024, Experts Say,"](#) *Banking Dive*, January 22, 2024.
- Quoted, ["US Bank M&A Poised for Sharp Rebound After 2023 Slump,"](#) *S&P Global Market Intelligence*, January 2, 2024.
- Quoted, ["Fed's Interchange Proposal Threatens US Banks' Fee Income,"](#) *S&P Global Market Intelligence*, November 7, 2023.
- Quoted, ["Farmington State Bank Fall Shows Risk of Pivoting Without Regulatory Permission,"](#) *S&P Global Market Intelligence*, September 12, 2023.
- Quoted, ["US Bank Mergers of Equals Making a Comeback With Largest Such Deal Since 2021,"](#) *S&P Global Market Intelligence*, September 7, 2023.
- Quoted, ["Fed Ramps Up Demands for Corrective Actions by Regional Banks,"](#) *Bloomberg*, August 30, 2023.
- Quoted, ["M&A Increases Among US Banks,"](#) *S&P Global Daily Update*, August 28, 2023.
- Quoted, ["US Banks Dash Back to Dealmaking as Their M&A Appetite Returns,"](#) *S&P Global Market Intelligence*, August 22, 2023.
- Quoted, ["Becoming a Bank Proves Challenging for Fintechs Seeking Survival,"](#) *Bloomberg*, August 22, 2023.
- Interviewed, ["Unpacking the Largest Bank Deal in '23, Private Equity Involvement in Bankland,"](#) *Street Talk Podcast*, *S&P Global Market Intelligence*, August 9, 2023.
- Quoted, ["Banc of California, PacWest Tie-Up Likely to Receive Warm Regulatory Welcome,"](#) *S&P Global Market Intelligence*, August 8, 2023.
- Quoted, ["More US Banks Revise Call Reports as Uninsured Deposits Come Under Scrutiny,"](#) *S&P Global*



*Market Intelligence*, July 6, 2023.

- Quoted, "[Bank Regulators Lose Patience for Slow Remediation as They Step up Supervision](#)," *S&P Global Market Intelligence*, May 9, 2023.
- Quoted, "[Silicon Valley Bank: Lessons From a Bank Collapse](#)," *Euromoney*, May 5, 2023.
- Quoted, "[US Regional Banks Circle the Wagons](#)," *Euromoney*, May 3, 2023.
- Quoted, "[Congress Targets Bank Regulation, Deposit Insurance Limits in Wake of Failures](#)," *S&P Global Market Intelligence*, April 19, 2023.
- Quoted, "[Bank Collapses Leave Billions in Crypto Deposits Homeless with Few Spots to Land](#)," *S&P Global Market Intelligence*, April 13, 2023.
- Quoted, "[Bank Failure Fallout Spells Tougher Regulation for Regional Banks Ahead](#)," *S&P Global Market Intelligence*, March 23, 2023.
- Quoted, "[Liquidity, Deposit Concentration Among Regulatory Targets After Bank Failures](#)," *S&P Global Market Intelligence*, March 15, 2023.
- Quoted, "[SVB's Failure Was Contained. Its Effects on Biotech Could Still Linger](#)," *BioPharma Dive*, March 14, 2023.
- Quoted, "[SVB Failure Spurs Fed Soul-Searching, Political Blame Game](#)," *Law360*, March 13, 2023.
- Quoted, "[Bernice King, Ashley Bell Lead Black ATL Investors' Deal to Buy Utah Bank](#)," *Atlanta Journal-Constitution*, February 28, 2023.
- Quoted, "[Banks Pump the Brakes on Cryptocurrency as Regulators Signal Growing Concern](#)," *S&P Global Market Intelligence*, February 14, 2023.
- Quoted, "[Community Banks Face Regulatory, Competitive Pressures to Alter Overdraft Policy](#)," *S&P Global Market Intelligence*, January 17, 2023.
- Quoted, "[Slow Pace of U.S. Bank M&A Will Persist in 2023 as Dealmaking Headwinds Intensify](#)," *S&P Global Market Intelligence*, January 12, 2023.
- Quoted, "[When Will M&A Activity Pick Up After a Sluggish 2022?](#)" *ABF Journal*, December 27, 2022.
- Quoted, "[US Banks with Highest Texas Ratios in Q3](#)," *S&P Global Market Intelligence*, November 23, 2022.
- Quoted, "[Washington Federal-Luther Burbank Deal-Close Target Date Aggressive – Attorneys](#)," *S&P Global Market Intelligence*, November 22, 2022.
- Quoted, "[De Novo Bank Boom Hindered by Elevated Capital Requirements](#)," *S&P Global Market Intelligence*, September 8, 2022.
- Quoted, "[Banking on the Future](#)," *Georgia Trend*, June 29, 2022.
- Quoted, "[Unusual TD-First Horizon Deal Structure Could Catch On](#)," *S&P Global Market Intelligence*, March 10, 2022.
- Quoted, "[Raskin Nomination Raises Question of Fed Master Accounts for Fintechs](#)," *S&P Global Market Intelligence*, February 14, 2022.
- Quoted, "[Recent String of US Bank Megadeals Book Share Price Gains](#)," *SNL Financial*, September 30, 2021.
- Quoted, "[U.S. Regional Bank M&A Surges Back to Life With 2 MOEs in 2 Weeks](#)," *S&P Global Market Intelligence*, April 21, 2021.
- Quoted, "[Niche Banking Could Safeguard Challengers, Incumbents From Big Tech, Retail Threat](#)," *Banking Dive*, April 9, 2021.
- Quoted, "[What Biden's Infrastructure Plan Could Mean for Banks](#)," *American Banker*, February 11, 2021.
- Interviewed, "[Q&A with Troutman Pepper's James Stevens, 2021 Leaders in Corporate Citizenship Honoree](#)," *Atlanta Business Chronicle*, February 3, 2021.
- Quoted, "[Even With Divided Congress, Wall Street Should Brace for Biden Presidency](#)," *Compliance Week*, November 16, 2020.
- Quoted, "[Pandemic Could Accelerate de Novos' Profitability Timeline, Experts Say](#)," *Banking Dive*, October 30,

2020.

- Quoted, "U.S. Banks Sweat Regulatory Exposure From Pandemic Loans," *Reuters*, October 21, 2020.
- Quoted, "De Novo Banks Posting 1st Profit More Quickly," *S&P Global Market Intelligence*, October 19, 2020.
- Quoted, "FinCEN Files: What Community Banks Should Know," *Bank Director*, October 2, 2020.
- Quoted, "Deals Are Being Dropped as Buyers Turn Wary During the Pandemic," *Wall Street Journal*, September 11, 2020.
- Quoted, "U.S. Bank M&A Slowly Picking Up as Some Banks Feel More 'Confident and Optimistic'," *S&P Global Market Intelligence*, September 10, 2020.
- Quoted, "Only 4 Financial Institutions Still Left Under TARP After Carver Exit," *S&P Global Market Intelligence*, September 1, 2020.
- Quoted, "COVID-19 Pandemic Derails De Novo Banks," *S&P Global Market Intelligence*, July 13, 2020.
- Quoted, "U.S. Bank Deal Activity at Slowest Pace Since 2009," *S&P Global Market Intelligence*, July 9, 2020.
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