

## **2025 Banking Institute**

March 27-28, 2025, The Ritz-Carlton, Charlotte, NC

### **Agenda**

#### **Wednesday, March 26**

**5:30 - 7:30 p.m.**      **Reception - Punch Room at The Ritz-Carlton (15th floor)**  
Hosted by Kane Russell Coleman Logan PC, Dallas and Houston, TX.

#### **Download Materials:**



#### **Thursday, March 27**

10:30-11:00    Registration and Coffee

#### **11:00-12:00    The Impact of Banking as a Service in a Post-Synapse World**

Fintechs need banks and many banks need fintechs. While regulators have historically exercised caution and addressed BaaS innovation through formal guidance and informal guidance through enforcement orders, the collapse of Synapse Financial Technologies in 2024 exemplifies the significant challenges faced by banks, fintechs, and consumers under the BaaS model. This panel will address the changing regulatory landscape faced by banks and fintechs to ensure that BaaS can be provided to consumers in a safe and sound manner.

- LK Greenbacker, Paul Hastings
- Tim O'Shea, Klaros Group
- Douglas Quay, Bambu Systems, LLC
- Larry Kaplan, Paul Hastings (coordinator)

#### **12:00-12:15    Exploring the Banking Institute journal Pt. 1**

12:15-1:15      Lunch

**1:20-2:00      Bank Counsel Conversation: Scott Stengel, Truist, in conversation with Macy Cope, Institute Editor, *North Carolina Banking Institute* journal**

Scott Stengel is the Chief Legal Officer and corporate secretary for Truist Financial Corporation. He is a member of Truist's Operating Council and also oversees the firm's government affairs and Community Reinvestment Act teams. Stengel joined Truist in 2023 from Ally Financial, where he served as general counsel. He has also served as general counsel for UMB Financial Corporation in Kansas City. Stengel earlier practiced law as a partner at King & Spalding LLP and Orrick Herrington & Sutcliffe LLP in Washington, DC.

2:00-2:15      Break

**2:15-3:30      A World Turned Upside Down; Navigating Actions by the Supreme Court and the Trump Administration to Remake the Administrative State**

In a series of decisions over the past year, the Supreme Court has changed the legal landscape for financial regulators addressing everything from deference accorded to their statutory interpretation to the length of time in which regulations can be challenged. Adding to the uncertainty caused by these decisions is an administration that has acted quickly through executive orders and the newly formed Department of Government Efficiency to both remove agency independence and reduce the resources available to carry out their mission with little regard to legislative safeguards.

A panel of nationally recognized regulatory counsel from preeminent law firms, in-house leaders and academia, will provide insights into what all of the changes mean for the institutions they are advising and how they are helping those institutions navigate the space between an aggressive administration and a more methodical judiciary attempting to keep up.

- Erin Henderson, U.S. Bank
- Eric Spitler, UNC School of Law
- Meg Tahyar, Davis Polk & Wardwell LLP
- Phill Wertz, Bank of America
- Neil Bloomfield, Moore & Van Allen PLLC (moderator)
- Ed O'Keefe, Moore & Van Allen PLLC (coordinator)

**3:30-3:45      Exploring the Banking Institute journal Pt. 2**

3:45-4:00      Break

**4:00-5:15      What's on the Horizon for Bank Regulation with the New Administration and New Congress?**

2025 is ushering in a new administration, and with Republicans in control, changes focused on deregulation and growth are expected in banking regulation and supervision. What types of changes? Attend this panel to find out.

Panelists include current and former staff of the House Financial Services Committee, Treasury, and the federal banking agencies.

- Esther Kahng, Zest AI
- Aaron Klein, Brookings Institution
- Bao Nguyen, Flagstar Bank
- Amber Hay, Arnold & Porter (moderator)
- Dave Freeman, Arnold & Porter (coordinator)

**5:15-5:35      Exploring the Banking Institute journal Pt. 3 and Scholarship Presentation**

**5:35-7:00      Reception hosted by Johnston Clem Gifford PLLC, Dallas, TX**

The opportunity to mix and mingle with the participants, including the program speakers and the law students who produced the *North Carolina Banking Institute* journal is always a highlight of the Banking Institute.

## **Friday, March 28**

7:30-8:30      Breakfast

**8:30-9:45      The Rise of Private Credit and its Intersection with Banking Markets**

This panel will discuss the rise of private credit, the competitive impact on banks, and the emerging funding and sourcing partnerships between the sectors.

- Brad Boland, Huntington Bank
- Robert Cammilleri, Barings
- Justin Reimer, Golub Capital LLC
- Pramit Sheth, Dawson Partners
- Mike Mascia, EverBank (coordinator)

9:45-10:00      Break

**10:00-10:45      Clifford Lecture on Consumer Law - Melissa Koide, CEO, FinRegLab in conversation with Mady Clahane, Editor-in-Chief, *North Carolina Banking Institute* journal**

Melissa Koide is the founder and CEO of FinRegLab. As a financial services research organization, FinRegLab examines how technology and data can help achieve public policy aspirations, address regulatory requirements, and lead to a more efficient and inclusive financial marketplace. Before

establishing FinRegLab, Koide served for four and one-half years as the U.S. Treasury Department's Deputy Assistant Secretary for Consumer Policy. Before joining Treasury, Koide was the Vice President of Policy at the Center for Financial Services Innovation.

*The Clifford Distinguished Lecture on Consumer Law was established by the UNC School of Law and friends following Professor Clifford's death. Donald Clifford was the Aubrey L. Brooks Professor and served as a faculty member of Carolina Law from 1964 to 2004, specializing in commercial and consumer law. He founded the law school's very successful Festival of Legal Learning and served as a member of the Board of Advisors for the Center for Banking and Finance.*

#### **10:45-12:00 Bank M&A: The Future Ain't What It Used to Be**

Bank mergers are a hot topic among policymakers, C-suite executives, and stakeholder groups. This panel will comment on existing and expected merger policy with the new administration, share tips gleaned from past M&A activity, and offer perspective from a former regulator, a Washington-based bank policy attorney, and a bank CLO/CRO.

- Beth DeSimone, SouthState Bank
- Charles Gray, Sullivan & Cromwell LLP
- Andrew Olmem, Mayer Brown
- Matt Martin, First Citizens Bank (coordinator)

12:00-12:15 Break

#### **12:15-1:00 The Twelfth George and Susan Beischer Address – Michael Barr, Governor, Federal Reserve Board of Governors in conversation with Aparna Konde, Executive Editor, *North Carolina Banking Institute* journal**

Michael Barr was appointed to the Board of Governors of the Federal Reserve System in 2022 and served as Vice Chair for Supervision until recently. Before serving the Board, Governor Barr was Dean of the Gerald R. Ford School of Public Policy, as well as a chaired professor at that school and the University of Michigan School of Law. Governor Barr also founded and served as the faculty director of the University's Center on Finance, Law & Policy. Governor Barr served as the U.S. Department of the Treasury's assistant secretary for financial institutions, 2009-2010. Under President William J. Clinton, he served as the Treasury Secretary's special assistant, as deputy assistant secretary of the Treasury, as special adviser to the President, and as a special adviser and counselor on the policy planning staff at the U.S. Department of State.

*In the Beischer Challenge, George and Susan Beischer agreed to match up to \$1 million of gifts and pledges to the Center for Banking and Finance. The gift was completed in 2011. In honor of this transformative gift to the Center, its board of advisors voted to name the featured speaker presentation at the annual Banking Institute in honor of the Beischers. We are pleased that the Beischer Address is an annual opportunity to honor the memory of George and Susan and remember their generosity.*

**1:00-2:30      Center for Banking and Finance Board of Advisors Luncheon Meeting**

This working lunch is for members (including nominees) of the Board of Advisors for the Center for Banking and Finance or their designees.

**Thank you for attending! Please give us your feedback:**

