



2026 Banking Institute

March 26-27, 2026, The Ritz-Carlton, Charlotte, NC

Agenda

Wednesday, March 25

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.

Thursday, March 26

10:30-11:00 Registration and Coffee

11:00-12:00 **AI, AML, and Digital Assets: Enhancing BSA/AML Compliance in an Evolving Financial Services Market**

As digital-asset activity accelerates across the financial services industry—including, trading, custody, and securities tokenization—banks must adapt their legacy BSA/AML compliance programs to a new set of risks. This panel will explore how banks should evaluate and apply their BSA/AML and sanctions controls to address crypto-related risks. The panelists will also examine how AI and innovative technologies can supplement traditional risk controls, helping banks maintain effective compliance frameworks.

- Himamauli (Him) Das, K2 Integrity, Washington, DC
- Mayra De La Garza, epay, Washington, DC
- Carlin McCrory, Troutman Pepper Locke, Atlanta, GA
- Britt Mosman, Willkie Farr & Gallagher, Washington, DC
- Kendall Howell, Davis Polk, Washington, DC (coordinator)

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

12:15-1:15 Lunch

1:20-2:00 **Bank Counsel Conversation: Hope Mehlman, Ally, in conversation with Jackson Fisher, Executive Editor, *North Carolina Banking Institute* journal**

Hope Mehlman serves as Ally’s Chief Legal and Corporate Affairs Officer and as the company’s Corporate Secretary. Before joining Ally, Mehlman was Discover Financial Services’ Chief Legal Officer, General Counsel, and Corporate Secretary. Earlier, she served as General Counsel and

Corporate Secretary at Bank of the West, and in various roles at BNP Paribas USA and Regions Financial. Prior to Regions, Mehlman was a Partner at Adams and Reese LLP.

2:00-2:15 Break

2:15-3:30 Hot Topics in Bank Regulation and Supervision – Change is in the Air

Banking regulation and the regulators who lead it are undergoing transformational change. From agency revisions to elemental regulatory rules, rulemaking and supervisory guidance to judicial reinterpretation of long-standing precedent, the industry faces a rapidly changing environment. The changes are occurring amid rapid technological developments, leading to the expansion of products and services and the types of entities that offer them. After reviewing key changes, the panel will address both strategic and tactical actions that the industry and its practitioners should consider to manage and thrive in this new world.

- Jarryd Anderson, Paul Weiss, Washington, DC
- Ann McKeehan, Citi, New York, NY
- Ursula Pfeil, PNC, Washington, DC
- Phillip Wertz, Bank of America, Charlotte, NC
- Neil Bloomfield, Moore & Van Allen, Charlotte, NC (moderator)
- Ed O’Keefe, Moore & Van Allen, Charlotte, NC (coordinator)

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

3:45-4:00 Break

4:00-5:15 Innovative Charters and Skinny Master Accounts

This panel will explore the many different types of innovative bank charters of all business types that have been applied for or conditionally approved, including those stakeholders supporting the innovation and those stakeholders raising concerns about them. The panel will also discuss master accounts and skinny or payments accounts as they relate to such charters.

- Michele Alt, Klaros Group, San Francisco, CA
- Brandon Milhorn, Conference of State Bank Supervisors, Washington, DC
- Jai Massari, Lightspark, Washington, DC
- Graham Steele, Stanford University, Palo Alto, CA
- David Portilla, Davis Polk, New York, NY (coordinator)

**5:15-5:45 Exploring the Banking Institute journal Pt. 3
Scholarship Presentations
Presentation of the Center for Banking and Finance Leadership Award**

The Center for Banking and Finance will present Ed O’Keefe with the Center’s Leadership Award. O’Keefe is the Co-head of Moore & Van Allen’s Financial Regulatory Advice & Response Group. He

previously served as Global General Counsel for Bank of America. O’Keefe has been a long-time member and de facto leader of the Center’s Board of Advisors.

5:45-7:00 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. Join us this year to toast Ed O’Keefe and celebrate the publication of Volume 30 of the North Carolina Banking Institute journal

Friday, March 27

7:30-8:30 Breakfast

8:30-9:45 Financial Sector M&A — A Year in Review and the Road Ahead

With the change in Administration and given perceived pent-up demand over the past several years, industry observers expect a resurgence of M&A activity over the next several years from both traditional and non-traditional players. Public statements by the leadership at each of the federal banking agencies suggest that they are open for business and are working to streamline the application review process. This panel will look at the first year of the Trump Administration with respect to M&A and what to expect moving forward.

- Lucy Chang, Federal Reserve Board, Washington, DC
- Stephen Salley, Sullivan & Cromwell, New York, NY
- Beth Whitaker, Hunton Andrews, Dallas, TX
- Amanda Allexon, Simpson Thacher, Washington, DC (coordinator)

9:45-10:00 Break

10:00-10:45 The Thirteenth George and Susan Beischer Address – Aaron Klein, Brookings Institution, in conversation with Sarah Campbell, Editor-in-Chief, *North Carolina Banking Institute* journal

Aaron Klein is Miriam K. Carliner Chair and senior fellow in Economic Studies at the Brookings Institution. Prior to joining Brookings in 2016, he directed the Bipartisan Policy Center’s Financial Regulatory Reform Initiative. Klein has also served as the deputy assistant secretary for economic policy at the Department of Treasury, and chief economist of the Senate Banking, Housing and Urban Affairs Committee.

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.

10:45-12:00 Digital Assets and the Banking Sector

New legislation, including the GENIUS Act, is bringing regulatory clarity to digital assets and ushering change in the banking sector, including with respect to tokenized deposits, custody, remittances, and lending with Bitcoin as collateral. What types of changes? Attend this panel to find out.

- Asad Kudiya, Federal Reserve Board, Washington, DC
- Stephen Leary, SoFi, Salt Lake City, UT
- Katie Suskind, Adyen, New York, NY
- Jess Cheng, Wilson Sonsini, New York, NY (coordinator)

12:00-12:15 Break

12:15-1:00 Clifford Lecture on Consumer Law - Rohit Chopra, former Director of CFPB and former FTC Commissioner in conversation with Kalysta Strauss, Institute Editor, *North Carolina Banking Institute* journal

Rohit Chopra served as Director of the Consumer Financial Protection Bureau from 2021 until February 2025. Previously, he served as Commissioner on the Federal Trade Commission from 2018 to 2021. Chopra currently serves as an adviser to state attorneys general on consumer protection, antitrust, and affordability.

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.

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!