

Rebecca H. Laird

Senior Of Counsel

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OVERVIEW

Rebecca Laird practices in the area of financial institutions law. Her clients are commercial banks, trust companies, savings banks, savings associations, and their holding companies. Her practice includes:

- Representation of financial institutions before state and federal bank and securities regulatory agencies, including: the Federal Reserve Board, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and the Securities and Exchange Commission;
- Counseling clients on mergers and acquisitions, interstate operations, trust operations, and de novo charters, including limited purpose charters;
- Advising clients on the sale, offering and design of deposit and investment products within a financial services company, including brokerage services, sweep accounts, private banking services, and mutual fund and insurance products;
- Assisting clients in chartering federal or state-chartered trust companies, offering collective investment funds and other trust-based services; and
- Advising clients on providing new banking services which may involve bitcoin, blockchain, or cryptocurrencies.

PROFESSIONAL BACKGROUND

Prior to joining the firm, Rebecca was general counsel of the National Council of Savings Institutions, which represented over 600 savings banks and thrift institutions. Rebecca also served in the Office of General Counsel of the Federal Home Loan Bank Board, where she had the position of senior associate general counsel for legislative and regulatory affairs.

Rebecca is a prior Chairman of the Savings Institutions Law Committee of the Federal Bar Association. She has authored a publication entitled *Mutual Funds: A Handbook for Bankers*. She was formerly vice chairman of the Banking Law Committee of the ABA Administrative Law Section.

ACHIEVEMENTS

- Recognized in *The Best Lawyers in America*® for Financial Services Regulation Law, 2022-2027

PROFESSIONAL / CIVIC ACTIVITIES

- American Bar Association (Former Vice Chairman, Administrative Law Section, Banking Law Committee)
- District of Columbia Bar
- Women in Housing and Finance (past president)
- Women in Housing and Finance Foundation (General Counsel)

EDUCATION

- J.D., Georgetown University Law Center
- B.A., University of Pennsylvania

ADMISSIONS

- Bar of District of Columbia

THOUGHT LEADERSHIP *POWERED BY HUB*

- 22 September 2026, FDIC Proposes Rule To Recognize Parity Between Out-of-State Banks and National Banks
- 1 January 2025, November and December 2024 Accolades
- 10 March 2023, Silicon Valley Bank Receivership - Flash Briefing on Its Impact and What Comes Next
- 21 May 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs Part 2
- 8 April 2020, COVID-19: Impacts on Banking, FinTech & Payments: "Meet the Lawyers" Q&A Session
- 1 April 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs
- 16 March 2020, Volcker Revamp Viewed Vividly: What You Need to Know About the Agencies' Proposal to Modify Restrictions on Covered Funds
- 29 January 2020, FDIC Proposes Brokered Deposit Relief
- 27 November 2019, OCC and FDIC Propose Rules to Confirm "Valid-When-Made" Doctrine
- 22 November 2019, OCC and FDIC Propose Rules to Confirm "Valid-When-Made" Doctrine
- 29 August 2019, Federal Financial Regulators Ease "Volcker Rule" Restrictions on Proprietary Trading

- 15 May 2019, Are You in Control (of a Bank)? The Fed's Proposed Framework for Presuming Control under the Bank and Savings and Loan Holding Company Acts
- 24 August 2018, The OCC's New Fintech Bank Charter - What you need to know
- 6 August 2018, "Responsible Innovation" or a "Regulatory Train Wreck"? The OCC Announces it will Accept FinTech Applications for Special Purpose National Bank Charters
- 27 June 2018, In the Weeds: Momentum Builds in Congress to Lift Federal Restrictions on Marijuana
- 7 December 2016, OCC Explores Special Purpose National Bank Charter for FinTech Companies
- 6 December 2016, OCC Explores Special Purpose National Bank Charter for Fintech Companies
- 4 November 2016, FinCEN Looks to Financial Institutions to File SARs Regarding Cyber-Events

OTHER PUBLICATIONS

- "What Shifting Crypto Policy Means For Banks, Market Players," *Law360*, 9 December 2021
- "Volcker Rule 2.0 is here to stay: Congress refuses to exercise rights under CRA," *AIMA Journal Edition 126*, June 2021
- "Volcker Rule Would Limit Bank Relationships with Hedge, Private Equity Funds," *Money Manager's Compliance Guide Newsletter*, December 2011
- "SEC Proposes 'Volcker Rule'," *Money Manager's Compliance Guide Newsletter*, 27 October 2011
- "Banks Face 'Extremely Demanding' Capital Standards Under Basel III," *Westlaw Journal - Bank & Lender Liability*, 28 February 2011
- "IMLA Compliance Steps for Community Banks," *Maine Association of Community Banks*, December 2001
- "Banking and Financial Services," *Developments in Administrative Law and Regulatory Practice*, February 2001

NEWS & EVENTS

- 18 August 2022, More Than 350 K&L Gates Lawyers Named Among 2023 Best Lawyers in America, Ones to Watch
- 19 August 2021, Nearly 300 K&L Gates Lawyers Named Among 2022 Best Lawyers in America, Ones to Watch

AREAS OF FOCUS

- Asset Management and Investment Funds
- Fintech Lending

INDUSTRIES

- Banking
- Financial Services
- Fintech