



Banking and Financial Services Policy

Trusted Counsel for Banks, FinTechs and Financial Services Companies Navigating Washington at the Intersection of Regulation, Policy and Market Innovation

Holland & Knight's Banking and Financial Services Policy Team helps commercial, global, regional and national banks, financial technology (FinTech) companies, payment platforms and other financial services innovators anticipate risk, shape policy outcomes and move with confidence through Washington, D.C.'s, most consequential regulatory and legislative debates.

Led by former Reps. Ron Klein and Ed Perlmutter – both of whom served on the U.S. House of Representatives Committee on Financial Services – and Senior Policy Advisor and former U.S. Senate Committee on Finance staff member Yasmin Nelson, our team combines firsthand legislative and regulatory experience with the full resources of an Am Law 100 firm. Clients receive integrated legal, regulatory and advocacy support from a single trusted team rather than a patchwork of outside counsel and lobbyists.

In an environment defined by rapid rulemaking, heightened enforcement and political scrutiny, we serve as both an early-warning system and a strategic partner – translating developments in the U.S. Congress, at federal banking and financial regulatory agencies, and across the Trump Administration into clear, actionable guidance your business can act on.

Who We Serve

Our deep bench of attorneys and advisors is built to handle the most complex and high-stakes policy matters across the full spectrum of the financial services ecosystem, including:

- Fortune 100 and Fortune 500 companies, including their financial services, treasury and government affairs divisions
- national and regional trade associations representing banking, insurance, payments, mortgage, capital markets and FinTech interests
- international and commercial banks navigating U.S. regulatory, supervisory and policy developments
- community and regional banks, credit unions and *de novo* institutions facing examination, supervisory or charter issues
- nonprofits, foundations and mission-driven organizations engaged in community development, housing finance and financial inclusion
- small businesses and emerging companies seeking to scale within or disrupt regulated financial markets
- state and local governments and public-private partnerships, including state banking and insurance regulators, treasurers and economic development authorities
- FinTech, digital asset and payments innovators dealing with novel and evolving regulatory frameworks

What We Do

We help clients confidently manage risk, seize opportunity and traverse complex regulatory environments by combining policy insight, regulatory know-how and strategic advocacy to deliver clear, actionable guidance. Our core capabilities include:

- **Regulatory and Legislative Strategy.** We design and execute integrated strategies across Congress and regulatory agencies, shaping policy outcomes, advancing legislative priorities and effectively positioning clients with key decision-makers.
- **Risk Advisory and Policy Intelligence.** We provide forward-looking regulatory insight, policy analysis and executive briefings to help clients anticipate change, assess impact and make informed decisions at board and management levels.
- **Supervisory Enforcement and Crisis Support.** We represent clients through examinations, investigations and enforcement actions, delivering end-to-end support, rapid response and aligned crisis strategy.
- **Financial Services Regulatory Advice.** We advise on the full spectrum of financial regulatory frameworks, including banking, payments, anti-money laundering, sanctions and governance, helping ensure alignment between compliance obligations and business strategy.
- **FinTech, Crypto and Payments.** We support clients navigating evolving frameworks for FinTech, digital assets and payment systems, bridging innovation with regulatory expectations and jurisdictional considerations.
- **Transactions and Growth Strategy.** We advise on mergers, acquisitions, market entry and product expansion, helping ensure that regulatory considerations are addressed early and strategically to enable growth.
- **Stakeholder Engagement and Influence.** We develop and execute targeted engagement strategies with policymakers, regulators, industry groups and coalitions, amplifying client priorities and shaping the broader policy environment.
- **State and Local Government Relations.** We build and manage relationships with governors' offices, state legislatures, attorneys general and municipal leaders to advance public-private partnerships and navigate state-level financial regulation.
- **Trade Association and Coalition Management.** We organize and lead multistakeholder coalitions, giving trade associations and their members a unified, well-resourced voice on shared regulatory and legislative priorities.

Representative Engagements

- Advised financial services client on regulatory positioning during a period of heightened agency scrutiny, helping mitigate enforcement risk and preserve operational continuity
- Supported client positioning in connection with congressional and agency activity impacting digital assets and emerging FinTechs
- Provided counsel on cross-agency regulatory strategy involving the U.S. Department of the Treasury, financial regulators and congressional stakeholders
- Consulted a national trade association and regional bank before House and Senate banking committees on regulatory relief, legislative priorities and supervisory reform legislation
- Guided a regional bank holding company through a federal examination and enforcement matter, coordinating messaging with regulators, examiners and the board
- Advised philanthropists and venture capitalists on techniques and strategies for impactful giving

- Advised a community development nonprofit and affordable housing coalition on federal funding priorities and financial inclusion policy before Congress and the Treasury Department
- Advised an organization on public infrastructure and how to effectively engage with the Federal Housing Finance Agency and government-sponsored enterprises
- Counseled a FinTech client on cross-agency regulatory strategy involving the Treasury Department, financial regulators and congressional stakeholders
- Represented a small business and mid-market lending platform in shaping state-level licensing and consumer finance regulations across multiple jurisdictions
- Advised state and local government clients on public-private financing partnerships and economic development initiatives involving financial institutions
- Counseled a multinational insurer on state insurance department engagement and federal preemption issues affecting cross-border product lines
- Supported client positioning in connection with congressional and agency activity impacting digital assets and emerging FinTechs
- Advised a global bank on regulatory positioning during a period of heightened agency scrutiny, helping mitigate enforcement risk and preserve operational continuity
- Supported a regional bank's congressional and agency engagement strategy on legislation affecting capital and liquidity requirements

Why Holland & Knight

We operate where policy decisions are made and outcomes are shaped.

For clients operating in highly regulated and fast-moving financial markets, our Banking and Financial Services Policy Team brings deep relationships across Congress, the federal financial regulatory agencies and key policy stakeholders, paired with a practical understanding of how regulatory priorities translate into real-world impact for your business.

Our team is particularly effective in matters that require alignment across multiple decision-makers, early positioning in emerging policy debates, and strategic navigation of complex or evolving regulatory frameworks. Clients gain a single point of contact for legal counsel, regulatory strategy and government affairs – all under one roof and backed by Holland & Knight's full-service platform.

Contact Us

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