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***Gilbert T. Schwartz***

Gil Schwartz advises clients on financial services law, payment system and privacy matters, as well as regulatory and legislative issues. He works with clients to structure products and services to comply with federal and state laws, and assists them in analyzing the impact of legislation and regulations on their business.

Gil provides clients with a unique perspective based upon more than 45 years experience in the financial services industry. Before founding Schwartz & Ballen LLP in 1995, Gil was a partner at Skadden, Arps, Slate, Meagher & Flom. Prior to that, he was Associate General Counsel of the Federal Reserve Board, Washington, D.C. During his ten years at the Board, he was responsible for legal issues relating to monetary affairs, payment systems and bank supervisory and regulatory matters. Gil also worked at a commercial bank in Philadelphia before coming to Washington.

Based on his wealth of experience, Gil counsels clients on complex regulatory issues relating to issues arising from the Dodd- Frank Act, Gramm-Leach-Bliley Act, Fair Credit Reporting Act, Fair and Accurate Credit Transactions Act (FACT Act), Basel III capital guidelines, Regulation E and the CFPB's remittance transfer rule, Sections 23A and 23B (transactions with affiliates), money transmitter requirements, ACH and wire transfer rules, Bank Secrecy Act and anti-money laundering compliance, customer identification programs, USA PATRIOT Act compliance, Unlawful Internet Gambling Enforcement Act, Telemarketing Sales Rule, privacy and data security breach requirements at federal and state levels, the CARD Act, the Volcker Rule, prepaid cards programs and numerous other legal and regulatory requirements.

He also represents clients before federal and state bank and thrift supervisory agencies, including the Federal Reserve, Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, and the Consumer Financial Protection Bureau, as well as before Congress. Gil has testified before House and Senate Committees as well as before state legislatures on a wide range of financial services legislation.

Gil is the author of numerous articles on banking issues and is quoted frequently in the financial press on financial services industry matters. He also appears on panels to discuss legal issues confronting financial institutions and often serves as an expert witness in litigation involving financial services matters.

Gil received his bachelor and law degrees at Temple University and a master in business administration at Columbia University. He is a mediator for the United States Court of Appeals for the District of Columbia Circuit. In addition to being named a 2022 Washington Super Lawyer, Gil has been selected as a top-rated Washington D.C. banking attorney 2010-2020 by Thomson Reuters, Best Lawyers since 2006 in D.C. and a 2022 Best Lawyers, 2021 Lawyer of the Year Honoree in D.C., as well as designated a leader in the field by Who's Who Legal Banking in 2019. He is a member of the District of Columbia, Pennsylvania, Maryland and U.S. Supreme Court Bars.