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**GILBERT T. SCHWARTZ**

Gil Schwartz specializes in advising clients on matters of financial services law and the development of new financial products. With over 30 years experience in the financial industry, Gil possesses the distinctive knowledge required to counsel clients on complex regulatory issues and successfully represent them before federal and state bank and thrift supervisory agencies including the Federal Reserve, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision and the National Credit Union Administration. He also testifies on behalf of clients before Congress and state legislatures on the potential effects of financial services legislation.

Gil is at the forefront of federal and state privacy issues, including the implementation of the Gramm-Leach-Bliley Act and the Fair Credit Reporting Act. He was active in Congress' consideration of the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), and he advises clients on the requirements of the CAN-SPAM Act. In addition, he helps financial institutions with anti-money laundering laws and regulations, including the USA PATRIOT Act. Gil is the author of numerous articles on banking issues and is quoted frequently in the press on financial services industry matters. He also appears on seminar panels to discuss legal issues confronting financial institutions and serves regularly as an expert witness in litigation involving financial services law.

Gil is the former Associate General Counsel of the Board of Governors of the Federal Reserve System. During his ten years there, he advised the Federal Reserve Board on legal issues relating to monetary affairs, payment systems and bank supervisory and regulatory matters. Prior to founding Schwartz & Ballen in 1995, he was a partner at Skadden, Arps, Slate, Meagher & Flom.

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 District of Columbia Superior Court and for the United States Court of Appeals for the District of Columbia Circuit. He is a member of the District of Columbia, Pennsylvania, Maryland and U.S. Supreme Court Bars.