
About the Author, Contributors, and Editors

Karol K. Sparks is a partner in the Financial Institutions Group of Barack Ferrazzano, LLP, Chicago, Illinois. Her practice concentrates on corporate activities and regulatory issues of financial institutions, about which she has counseled banks for over 40 years.

A past chair of the Banking Law Committee of the Business Law Section of the American Bar Association (1998–2002), she has been an active member of the committee since 1985. She was a member of the Council of the Business Law Section of the ABA, the governing body of that organization, for a term ending in August 2008. She chaired the Publications Board of the Business Law Section of the ABA for a term ended in August 2014.

In addition to *KEYS TO BANKING LAW*, Karol is the author of the legal treatise *INSURANCE ACTIVITIES OF BANKS*, published by Aspen Law & Business in 1998 and the second edition published in 2012, which is updated annually. She is a frequent lecturer on issues relating to the regulation of financial institutions and in 2008–2009 served as Distinguished Practitioner in Residence at Elon University School of Law, Greensboro, North Carolina. From 2009 until 2013, she was an Adjunct Professor at Wake Forest University School of Law, having previously taught at the University of Iowa College of Law as an Adjunct from 2001 to 2007. Starting in January 2014, she joined the Graduate Program in Banking and Financial Law of the Boston University School of Law as a Lecturer in Law in the LL.M program, from which she retired in 2017. She is a member of the founding faculty of *Banking Law Basics*, an ABA-CLE course offered in June and October of each year from 1998 to 2011, and its successor course, *Banking Law Fundamentals*, sponsored by the Boston University School of Law on the

east coast and, until 2020, by the University of California at Berkeley Law School on the west coast.

Harding de C. Williams is the author of *FEDERAL BANKING LAW AND REGULATION*, published by the ABA Business Law Section in 2006, which is no longer updated, but, with his permission, served as the original base for this book. He is a graduate of Middlebury College and the University of Michigan Law School. He is the author of *Directors and Trustees Handbook*, written in 1990 and updated quarterly through January 2003, and editor of three editions of *Bank Director's Manual*, both for the former National Council of Savings Institutions and its successor, America's Community Bankers.

Harding was Counsel for the Association of Financial Services Holding Companies and General Counsel for the former National Savings and Loan League. Before joining the National League, he was Washington Representative, Industrial Relations for the National Association of Manufacturers and Manager of the Washington Office of the Del Monte Corporation. Harding has written extensively on corporate governance, banking, and accounting issues. He lives in San Antonio close to family.

Sara A. Kelsey is the author of Chapter 12 of *Keys*, Bank Resolution and Orderly Liquidation Authority. As a former FDIC General Counsel, she brought her expertise to this book.

Sara established her solo practice in 2012, specializing in domestic and international bank regulatory law. She advises on legislative and regulatory developments and restructuring, resolution, compliance, and enforcement matters affecting bank and nonbank financial firms. Previously, she was counsel in WilmerHale's Regulatory and Government Affairs Department and a member of the firm's Financial Institutions Group. In early 2007, she was appointed General Counsel of the Federal Deposit Insurance Corporation and served in that capacity until late 2008. Before that, Sara served as Deputy Superintendent and General Counsel of the New York State Banking Department (now part of the NYSDFS) from 1998 to 2007. Previously, she was counsel in the Financial Institutions Regulatory and Enforcement Group at Skadden, Arps, Meagher & Flom, and prior to that she was regulatory counsel with a predecessor bank (Chemical Bank) to JP MorganChase Bank. She began her career as an attorney in the Federal Reserve Board's Legal Division.

Sara has been an active member of the Banking Law Committee of the Business Law Section of the American Bar Association since the 1980s and has served in a number of leadership positions in the committee. Ms. Kelsey is now an adjunct professor at New York University Law School

and New York Law School, and she is a member of the permanent faculty of Banking Law Basics and its successor course Banking Law Fundamentals.

John M. Geiringer is a co-author of parts of Chapters 7 and 11 of *Keys*. John is a partner in Barack Ferrazzano, Chicago, Illinois. As the Regulatory Section Leader of the Firm's Financial Institutions Group, John concentrates his practice on regulatory, governance, and investigative matters involving financial institutions.

He is a frequent speaker and author in the financial institutions area on issues surrounding banking regulations, examinations, and enforcement actions. He teaches banking law and regulation at Chicago-Kent College of Law's Graduate Program in Financial Services Law and serves on the board of advisors of its Institute for Compliance. He is the co-editor of the two-volume edition, *Advising Illinois Financial Institutions*, in which he wrote a chapter on bank enforcement issues. John is a vice-chair of the American Bar Association's Banking Law Committee and a past chairman of its Enforcement, Insider Liability and Troubled Banks Subcommittee and its Bank Secrecy Act/Anti-Money Laundering Subcommittee. He also is a former chairman of the Chicago Bar Association's Financial Institutions Committee.

John also devotes significant time to Bank Secrecy Act and anti-money laundering issues. He is on the advisory board of the Anti-Money Laundering Association and is the president of its Midwest chapter. He has frequently lectured on the subject, including at Georgetown University's Center for Security Studies, Boston University School of Law, and Chicago-Kent College of Law, where he serves as a co-director of its Center for National Security and Human Rights Law. He is the editor and author of a chapter in the upcoming book, *Countering the Financing of Terrorism: Law and Policy*, and is a Certified Anti-Money Laundering Specialist (CAMS).

Prior to joining the Firm in 1999, John was both a bank regulator and a compliance consultant. He served as legal counsel for the Illinois bank regulatory agency. John also obtained practical experience with respect to bank operations and compliance issues as a regulatory consultant with a regional accounting firm, performing compliance reviews and training for a variety of financial institutions.

Stanley F. Orszula updated and edited the Second and Third Editions of Chapter 11 of *Keys*, Examination and Enforcement. He is a partner in the Barack Ferrazzano Financial Institutions Group with extensive experience providing strategic counsel to banks on compliance and regulatory issues, fintech, banking-as-a-service (BaaS), general banking corporate matters, secured lending, government lending programs, distressed loans and assets, failed bank receiverships, and note sales. Stan's background

includes experience serving as a Lieutenant in the United States Navy Judge Advocate Corps, counsel with the FDIC, sitting on the board of a financial institution, and representing banks in private practice for almost twenty years. Stan frequently speaks and writes about fintech and BaaS developments affecting banks.

J. Brent McCauley contributed to Chapter 10. He is a partner in the Barack Ferrazzano Financial Institutions Group. Brent has over twenty years of experience in the financial services industry. He began his career as an examiner with the Office of Thrift Supervision in 1989, where he also worked as a fraud investigator. After law school, Brent was senior regulatory counsel in the legal department of the Federal Reserve Bank of Chicago, handling complex regulatory and supervisory matters. He represents all types of financial institutions including securities broker-dealers, insurance companies, investment advisors, as well as banks, thrifts, and their holding companies in mergers and acquisitions/corporate regulatory matters.

Andrea Sill originally authored, and in the Second and Third Editions edited, the discussion of Regulation O in Chapter 6. Andrea is a partner in the Barack Ferrazzano Financial Institutions Group and concentrates her practice on bank regulatory, securities, and corporate matters. She has experience working on a variety of regulatory and securities matters, including mergers and acquisitions, equity and debt offerings, trust preferred securities transactions, regulatory applications, and enforcement matters. Prior to joining the firm, Andrea served as legal counsel to the Illinois Office of Banks and Real Estate.

K. Fritzi Getz authored the update on interest rate exportation in Chapter 3, Structure Choices in the Bank Family, and served as editor of that chapter. Fritzi is an associate in the Barack Ferrazzano Financial Institutions Group. She represents clients in the sale and acquisition of businesses, capital raising transactions, and in connection with the review and negotiation of business contracts. She also advises public companies on reporting obligations and has represented issuers in public and private offerings of equity and debt securities.