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*Gilbert T. Schwartz*

Gil Schwartz represents and advises clients on financial services law, privacy matters, and regulatory and legislative issues. Gil provides clients with a unique perspective based upon more than 30 years' experience in the financial services industry. Prior to 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 before coming to Washington.

Gil is at the forefront of federal and state issues affecting the financial services industry. He actively participates in crafting financial services legislation. He played a significant role in representing clients in connection with passage of the Gramm-Leach-Bliley Act and the Fair and Accurate Credit Transactions Act (FACT Act). He advises clients on how to comply with agency regulations implementing federal and state legislation, and assists them in analyzing and submitting comments to the agencies on proposed regulations.

Based on his wealth of experience, Gil counsels clients on complex regulatory issues relating to such issues as implementation of GLB Act and FACT Act regulations, risk-based capital, Sections 23A and 23B (transactions with affiliates), ACH and wire transfer rules, anti-money laundering compliance, customer identification programs, Fair Credit Reporting Act, USA PATRIOT Act compliance, Unlawful Internet Gambling Enforcement Act, the Telemarketing Sales Rule, privacy and data security breach requirements at federal and state levels, the Credit CARD Act, and the Dodd-Frank Act. He also represents clients 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 Consumer Financial Protection Bureau and the National Credit Union Administration, as well as before Congress. Gil often testifies before House and Senate Committees as well as before state legislatures on the implications 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 regularly on panels to discuss legal issues confronting financial institutions and serves regularly 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 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.