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MEMORANDUM

January 6, 2012

To Our Clients and Friends

Re: Heidi S. Wicker Promoted to Partner

It is our great pleasure to announce the promotion of Heidi S. Wicker to partner at Schwartz & Ballen LLP effective January 1, 2012.

Heidi has been with our firm since 2003. She advises clients on critical legal issues affecting their businesses, including emerging legal developments, analyses of financial products and services, negotiating and drafting agreements, regulatory and supervisory compliance policies and procedures, licensing and guidance on supervisory examinations and enforcement matters. Heidi also assists domestic and international money transmitters in obtaining licenses and ensuring ongoing compliance with state and federal requirements.

Heidi works with clients on implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act as well as compliance with privacy and information security laws, including the Gramm-Leach-Bliley Act and security breach requirements. She also helps clients resolve issues involving the Fair Credit Reporting Act (FCRA), the Fair and Accurate Credit Transactions (FACT) Act and Equal Credit Opportunity Act (ECOA), anti-money laundering and terrorist financing controls under the Bank Secrecy Act/USA PATRIOT Act and Office of Foreign Assets Control (OFAC) regulations and the Truth-in-Lending Act as well as other financial laws affecting consumers.

Heidi received her J.D. degree in May 2003, with honors, from The George Washington University Law School, where she was Editor-in-Chief of The George Washington International Law Review. She is a member of the District of Columbia and New York State Bars.

Heidi can be reached at hwicker@schwartzandballen.com.