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*Heidi S. Wicker*

Heidi S. Wicker is an Associate at Schwartz & Ballen LLP. Heidi works primarily in the areas of banking and payments law, with a focus on emerging products and services. Heidi assists services companies and their service providers, technology companies providing electronic payments services, consumer reporting agencies and international money transmitters on a broad range of legal issues, including regulatory advocacy; negotiating and drafting agreements; drafting of compliance policies and procedures; legal analysis of existing or proposed products or services; pre-publication review of literature, web sites, and customer service scripts; and ongoing compliance work for numerous clients.

Heidi regularly advises clients on compliance with federal and state privacy and information security laws and regulations, including the Gramm-Leach-Bliley Act and security breach requirements, as well as Fair Credit Reporting Act/Fair and Accurate Credit Transactions (FACT) Act, Bank Secrecy Act/USA PATRIOT Act and Office of Foreign Assets Control (OFAC), Truth in Lending Act and Equal Credit Opportunity Act compliance matters. Working with international money transmitters, Heidi's experience ranges from obtaining initial licenses and ensuring ongoing compliance with state and federal money services business acts to advising on matters arising from compliance audits, examinations or enforcement actions.

Heidi is a frequent speaker to industry groups on privacy, data security and Fair Credit Reporting Act compliance. Heidi's publications include "Making a Run for the Border: Should the United States Stem Runaway Film and Television Production Through Tax and Other Financial Incentives?" in *The George Washington International Law Review*, and co-authorship of "Special Issues for Banks and Thrifts" in offerings of Asset-Backed Securities. She is a past co-chair of Women in Housing and Finance's Legislative Task Force.

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 earned her B.A. degree *magna cum laude* from The George Washington University in 1999.

Heidi is a member of the District of Columbia and New York State Bars.