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HEIDI S. WICKER

Heidi S. Wicker is a Partner at Schwartz & Ballen LLP. Heidi advises financial services companies and technology companies providing electronic payments services, consumer reporting agencies, and money transmitters/money services businesses on critical legal issues affecting their businesses, including emerging legal developments; analyses of existing or proposed products and services; negotiating and drafting agreements; regulatory and supervisory compliance policies and procedures; licensing; and guidance on supervisory examinations and enforcement matters.

Heidi regularly advises clients on compliance with federal and state regulations, including the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act; privacy and information security laws and regulations, including the Gramm-Leach-Bliley Act and security breach requirements; the Fair Credit Reporting Act (FCRA)/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; the Truth-in-Lending Act; and various compliance matters.

Heidi is a frequent speaker to industry groups on emerging payment systems. She has presented at the annual meetings of the Money Transmitter Regulators' Association, the Float Management and Payment Systems Roundtable, and the Electronic Transactions Association.

Heidi's publications include in The George Washington International Law Review and co-authoring "Special Issues for Banks and Thrifts" in Offerings of Asset-Backed Securities. She is 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.