



**Bethany Krystek**  
bethany.krystek@dlapiper.com

**Washington, DC**  
T: +1 202 799 4413  
F: +1 202 799 5413

Bethany Krystek focuses her practice on regulatory compliance matters in the financial services industry.

## CREDENTIALS

---

### Admissions

- District of Columbia
- New York

### Education

- J.D., George Washington University Law School
- B.S., Business Administration, University of Southern California

## INSIGHTS

---

### Publications

#### Bank Regulatory News and Trends

20 April 2020  
Bank Regulatory News and Trends

Bank regulators, Treasury and Congress take emergency steps to contain damage to the economy and temporarily ease regulatory burdens on financial services industry.

---

**Industrial banks and industrial loan companies – recent FDIC actions; implications for parent companies**

## RELATED SERVICES

- Technology Transactions and Strategic Sourcing
- Financial Services Regulatory
- International Trade, Regulatory and Government Affairs

6 April 2020

Commercial businesses and financial technology firms that deliver financial services products as an element of their business operations may now wish to consider an ILC for their operations.

---

### **Bank Regulatory News and Trends**

26 March 2020

Bank Regulatory News and Trends

The Federal Reserve takes extraordinary steps to address the economic risks arising from COVID-19, among them unprecedented emergency measures to support the economy and expanding credit flow to municipal debt markets. This issue also reports on urgent actions being taken by an array of other federal and state financial services regulators.

---

### **OCC issues further guidance on risk management in third-party relationships**

13 March 2020

Bank Regulatory News and Trends

The Office of the Comptroller of the Currency (OCC) released Bulletin 2020-10, a supplement to OCC Bulletin 2013-29, "Third-Party Relationships: Risk Management Guidance," issued October 30, 2013.

---

### **Bank Regulatory News and Trends**

10 March 2020

Bank Regulatory News and Trends

Fed announces simplified stress test rules and finalized capital buffer, ending pass-fail.

---

### **Bank Regulatory News and Trends**

25 February 2020

Bank Regulatory News and Trends

This regular publication from DLA Piper focuses on helping banking and financial services clients navigate the ever-changing federal regulatory landscape.

---

### **Bank Regulatory News and Trends**

10 February 2020

Bank Regulatory News and Trends

This regular publication from DLA Piper focuses on helping banking and financial services clients navigate the ever-changing federal regulatory landscape.

---

### **Bank Regulatory News and Trends**

27 January 2020

Bank Regulatory News and Trends

---

This regular publication from DLA Piper focuses on helping banking and financial services clients navigate the ever-changing federal regulatory landscape.

---

### **Bank Regulatory News and Trends**

14 January 2020

Bank Regulatory News and Trends

Community Reinvestment Act revisions proposed by FDIC and OCC, but Fed not on board.

---

### **Bank Regulatory News and Trends**

10 December 2019

Bank Regulatory News and Trends

Updated G-SIB list published; OCC to reduce bank fees by another 10 percent.

---

### **Bank Regulatory News and Trends**

25 November 2019

Bank Regulatory News and Trends

FFIEC updates business continuity management booklet to stress resilience; Regulators finalize changes to supplemental leverage ratio for larger banks.

---

### **Bank Regulatory News and Trends**

28 October 2019

Bank Regulatory News and Trends

Federal judge denies OCC's authority to issue fintech charters; House passes disclosure bill targeting shell companies

---

### **Bank Regulatory News and Trends**

16 October 2019

Bank Regulatory News and Trends

Fed finalizes rules tailoring bank regulation to business models; Regulators will allow more small banks to share top officials.

---

### **Bank Regulatory News and Trends**

23 September 2019

Bank Regulatory News and Trends

---

CFTC approves Volcker rule overhaul; CFPB will enhance consumer complaint database.

---

### **Bank Regulatory News and Trends**

9 September 2019  
Bank Regulatory News and Trends

Banks report another record quarter, state regulators' suit against OCC fintech charter dismissed again.

---

### **Bank Regulatory News and Trends**

26 August 2019  
Bank Regulatory News and Trends

Volcker Rule overhaul approved by FDIC and OCC; Congressional study faults major banks for lack of diversity.

---

### **Bank Regulatory News and Trends**

12 August 2019  
Bank Regulatory News and Trends

Fed announces plans to create real-time 24/7 payments service; Fed, FDIC complete living will evaluations.

---

### **Bank Regulatory News and Trends**

29 July 2019  
Bank Regulatory News and Trends

FinCEN & bank regulators clarify tailored, risk-based approach to BSA/AML exams; prospect of Fed-built real-time payments system spurs competing Congressional proposals.

---

### **Updated FATF standards include interpretative note on virtual assets**

16 July 2019  
The FATF updates its anti-money laundering and counter-terrorist financing standards.

---

### **Bank Regulatory News and Trends**

15 July 2019  
Bank Regulatory News and Trends

Bank regulators ease capital rules, Community banks exempted from Volcker Rule.

---

---

## **Bank Regulatory News and Trends**

1 July 2019

Bank Regulatory News and Trends

Fed releases stress test and CCAR results, 23 states join licensing agreement for fintechs.

---

## **Bank Regulatory News and Trends**

17 June 2019

Bank Regulatory News and Trends

In this issue, Fed will release stress tests results on June 21 and CCAR results on June 27, CFPB to hold symposium on "abusive acts."

---

## **Bank Regulatory News and Trends**

3 JUN 2019

Bank Regulatory News and Trends

FDIC reports strong bank performance in Q1, new rule on CRA in the offing.

---

## **Bank Regulatory News and Trends**

20 MAY 2019

Bank Regulatory News and Trends

FinCEN issues interpretive guidance and new advisory on virtual currencies, Fed warns of rise of leveraged lending to risky firms.

---

## **Bank Regulatory News and Trends**

6 MAY 2019

Bank Regulatory News and Trends

Fed proposes revised framework for determining bank control, OCC announces fintech Innovation Pilot Program

---

## **Bank Regulatory News and Trends**

22 APR 2019

Bank Regulatory News and Trends

In this issue, Fed & FDIC propose reducing living will requirements, Fed seeks to tailor reg framework for foreign banks

---

---

## **FDIC highlights common deficiencies in technology vendor contracts**

5 APR 2019

An indicator that not only the FDIC but other regulators may focus more intently on ambiguity of roles and rights in bank contracts during future examinations.

---