

Anna Chong

Associate

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Anna Chong is an associate in Alston & Bird's Financial Services & Products Group. She focuses her practice on the financial institution and payments industry and advises financial institutions and other public and private companies on structuring, documenting, and negotiating various payments-related agreements, capital-raising efforts, mergers and acquisitions, corporate governance, and regulatory compliance.

Representative Experience

- Represented one of the most recognizable social-media platforms on a range of payments-related matters, including payment-services agreements with U.S. and foreign entities.
- Represented a Fortune 100 company in the structure and negotiation of its processing relationship with a global payments company.
- Represented FinTech companies, including providers of bill-payment solutions, in navigating federal and state money-transmitter laws and regulations.
- Represented multiple private investors in acquisitions of, and significant investments in, financial institutions.
- Counsel to buyers and sellers of community banks nationwide.
- Counsel to several regional banks on potential charter conversions and consideration of various regulatory regimes.
- Advised numerous clients on the relevance and practical consequences of regulatory agency rules and regulations on the banking industry.
- Advised payments companies on compliance with state money-transmitter licensing concerns.

Publications & Presentations

Publications

- "No More Grading on a Curve: OCC Revamps Its Community Reinvestment Act Rules," *The Banking Law Journal*, October 2020.
- "What's Your Leverage? Most Community Banks Can 'Opt In' to the Community Bank Leverage Ratio Framework," *The Banking Law Journal*, May 2020.

Education

- University of Texas at Austin (J.D., 2018)
- Trinity University (B.A., 2015)

Languages

- Korean

Admitted to Practice

- Texas

Related Services

Financial Services & Products | Bank Regulatory | Corporate & Business Transactions | Mergers & Acquisitions
| Capital Markets & Securities | Financial Services - Mergers & Acquisitions | Payment Systems