



John T. Hobgood

Senior Associate

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Related Services

Financial Services ■ Payments & Fintech ■ Bank Regulatory ■ Corporate & Business Transactions

John Hobgood advises companies on complex transactions, regulatory compliance (including SEC reporting), and payments-related issues, with a depth of experience in the fintech, wealth management, and banking industries. In addition, John assists with many of Alston & Bird's high-profile co-branded credit card program negotiations.

John is recognized by *The Best Lawyers in America*® "Ones to Watch" in the Banking and Finance Law category.

Representative Experience

Transactional

- Represented Williams-Sonoma Inc. in the negotiation of its co-brand and private label credit card program agreement with Capital One.
- Represented BJ's Wholesale Club Inc. in the negotiation of its co-brand credit card program agreement with Capital One and its incentive agreement with MasterCard for the card program.
- Represented top U.S. retailers in the management and maintenance of their co-brand and/or private label credit card agreements.
- Represented one of the most recognizable social-media platforms in an incentive agreement negotiation with a major card network.
- Represented clients in the negotiation of key payment processing agreements.
- Represented Great Hill Partners-backed Versapay in its acquisition of U.S.-based fintech company DadeSystems.
- Represented FLEETCOR Technologies, a leading global business payments company, in its acquisition of Accrualify, an accounts payable (AP) automation software company.
- Represented wealth management and investment advisory firms in acquisition and corporate reorganization transactions.
- Represented private and public community banks in acquisition and corporate reorganization transactions.
- Represented underwriters and issuers in numerous public and private offerings of equity and debt securities.

Regulatory Compliance & SEC Reporting

- Represented fintech and cryptocurrency clients in obtaining and maintaining money transmitter licenses.

- Assisted with the preparation of proxy statements, and Forms 10-K, 10-Q, and 8-K.
- Advised public companies on SEC compliance issues.
- Advised public companies on complex disclosure and corporate governance matters, including ISS and Glass Lewis guidelines.

Publications & Presentations

Publications

- “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 Virginia (J.D., 2018)
- University of Georgia (B.A., 2012)

Languages

- Spanish

Admitted to Practice

- Georgia