



## Mike G. Silver Authors Article on How AI Can Speed Up Deregulation but Can't Replace Human Judgment in Open Banker

*Open Banker* recently published Spencer Fane attorney [Mike G. Silver's](#) article, [AI for Federal Rulemaking](#).

In the article, Mike examines current efforts to speed up federal deregulation by using artificial intelligence (AI) tools. He explores how these tools are being promoted as a way to make government processes faster and more efficient. Drawing on his 12+ years of experience at the Consumer Financial Protection Bureau (CFPB) Office of Regulations, Mike discusses specific aspects of the federal rulemaking process that lend themselves to streamlining through AI deployment. At the same time, he cautions that technology has limits and should be used carefully, and that it cannot supplant human judgment in government decision-making.

"With federal rulemaking, AI can help make the process go faster and smoother. It can add tremendous value when deployed smartly. But AI is not an elixir. It shouldn't be overhyped as the cure-all for everything that ails the government," Mike wrote.

At the firm, Mike is a financial services and fintech advisor and [thought leader](#). Drawing on more than two decades of private and public sector experience in the nation's capital, he counsels banks, credit unions, mortgage lenders, fintech companies (from early-stage to established), and other financial services clients on regulatory compliance, product counseling, and policy advocacy.

Read Mike's full article [here](#).