



SpencerFane®

Mike G. Silver Discusses Critical Supreme Court Cases and Their Impacts on Financial Regulation on Bank Nerd Corner Podcast

Spencer Fane attorney [Mike G. Silver](#) was recently featured on the Bank Nerd Corner podcast on the Fintech Takes Network, joining host Kiah Haslett for an episode titled “[The Executioner of Humphrey’s Executor.](#)”

In the episode, Mike discusses two recent U.S. Supreme Court decisions that could significantly reshape the federal administrative state and financial regulation. He examines the Court’s rulings in *Trump v. Slaughter* and *Trump v. Cook*, exploring their differing approaches to presidential removal authority and the implications for independent federal agencies. Mike also highlights the resulting regulatory uncertainty for financial institutions and offers practical insights on navigating compliance in an evolving legal and policy landscape.

Discussing the broader implications of the Court’s decisions on the regulatory landscape, Mike described how the *Slaughter* decision overturned 90-plus years of precedent upholding the independence of federal agencies structured as bipartisan commissions or boards, the ripple effects of which could result in more dramatic policy shifts from administration to administration. Having agencies stacked with partisan board members, Mike said, will result in “changes that are big and also very subtle... You’re losing the incentive to really engage with stakeholders from all sides because it becomes more of an echo chamber.”

At the firm, Mike is a financial services and fintech advisor and thought leader who helps clients navigate regulatory labyrinths and uncertainties. Drawing on more than two decades of private and public sector experience in the nation’s capital, Mike counsels banks, credit unions, mortgage lenders, fintech companies (from early-

stage to established), and other financial services clients on regulatory compliance, product counseling, policy advocacy, and litigation matters involving administrative law or significant policy implications.

Listen to Mike's full podcast episode [here](#).