



Regulatory Turbulence in Washington, D.C.: Recapping a Year of Disruption and How to Best Position your Organization for 2026

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For the financial services and FinTech sectors, the first year of the Trump Administration has been full of fast-moving and significant regulatory developments. Navigating the sharp policy and organizational changes at the federal level and the shifting dynamics between the state and federal regulatory landscapes will be instrumental in shaping your organization's compliance and policy positioning strategies moving into 2026.

Join the emerging team of financial services regulatory attorneys – [Shelli Clarkston](#), [Kirstin Kanski](#), [Yana Rusovski](#), and [Mike Silver](#) – at Spencer Fane who will break down what has happened and offer insights and predictions going forward. We will cover the following specific developments:

- **CFPB:** The paradox around the Consumer Financial Protection Bureau (CFPB), which has been pursuing a highly aggressive deregulatory policy agenda while also trying to enact mass reductions in force and shut off funding
- **Digital Assets/AI:** The administration's embrace of digital assets and AI and the impact of the GENIUS Act
- **Fair Lending:** The government-wide efforts to reposition fair lending policy and dial back enforcement
- **States:** Increased activity at the state level, where certain key states are "filling the void" by boosting their enforcement teams, strengthening their consumer protection statutes, and picking up cases dropped by the federal government

The firm's newly formed market teams for Consumer Banking, Bank Regulatory, FinTech, and Mortgage Regulatory comprise attorneys who collectively possess decades of public and private sector experience. This team has helped shape policy within the federal government (CFPB, HUD, Federal Reserve) and served in key legal and compliance roles at large banks, community banks, and technology companies. Drawing on this deep experience, we can help guide regulatory change management efforts by discerning the key takeaways from these developments and providing nuanced, actionable advice to clients across the financial services and FinTech ecosystem.