SpencerFane®

Elizabeth Fast

Partner

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Overview

Elizabeth Fast is a retired partner at Spencer Fane in the Banking and Financial Services group. For more than 40 years, she has been counseling banks, holding companies and other financial institutions on legal, regulatory, and compliance matters.

Before joining Spencer Fane, Elizabeth was the General Counsel, Senior Vice President, and Corporate Secretary for a $9 billion publicly-traded bank with more than 130 branches, where she managed all legal, regulatory, and compliance matters. This experience gave her an in-depth understanding of the internal operations of financial institutions.

She conducted over 50 national webinars each year as well as numerous specialized training sessions for financial institutions, and has published a 900-page legal resource book on Missouri business law through Thomson West Publishing Company.

Elizabeth is a former member of the Missouri State Banking Board, appointed by the Governor, and a member of the Kansas City Industrial Development Authority and the Housing Authority of Kansas City, appointed by the Mayor.

Education

- University of Kansas School of Law (J.D.)
- Pittsburg State University (M.B.A.)
- Pittsburg State University (B.B.A.)
- Certified Public Accountant

Bar Admissions

- Kansas (retired), 1986
- Missouri (inactive), 1989

Distinctions

- *Missouri Lawyers Media*, ICON Award, 2025
- *Missouri Lawyers Media*, Women's Justice Awards, 2021
- *Kansas City Business Journal,* Best of the Bar, 2018
- *Kansas City Business Journal*, Women Who Mean Business, 2016

Memberships

- American Bar Association
- Kansas Bar Association
- Missouri Bar Association
- Independent Community Bankers Association
- Commercial Real Estate Women
- Colorado Bankers Association
- Independent Bankers of Colorado
- Kansas Bankers Association
- Community Bankers Association of Kansas
- Missouri Bankers Association
- Missouri Independent Bankers Association
- Kansas City Industrial Development Authority Board
- Housing Authority of Kansas City Board
- Missouri State Banking Board

Presentations and Publications

- "Residential Mortgage Servicing Rules"
- "Real Estate Loan Workouts, Foreclosures, Short Sales, & Deficiency Judgments"
- "What You Need to Know about Guarantors, Co-Signers, Personal Guarantees, & Joint Applications"
- "Common Mistakes in Consumer Loan Collections"
- "Loan Participations: Documentation, Servicing, & Risks"
- "UCC Article 9 Default Provisions: What Secured Creditors Need to Know"
- "Regulation E Legal Update: How to Properly Handle ATM & Debit Card Claims"
- "Understanding Letters of Credit: Rules, Responsibilities, & Liabilities"
- "Compliance & Legal Issues in Employee Screening Pre & Post Hire"
- "Title Insurance Policies, Commitments, & ALTA Endorsements"
- "Safe Deposit Boxes: Drilling, Unpaid Rent, Death, & Unclaimed Property"
- "Handling the Financial Institution's Right of Setoff"
- "Notary Essentials & Legalities for Financial Institutions"
- "Imaged Documents: What to Keep, What to Shred, What Holds Up in Court"
- "The Legal Side of Dealing with Powers-of-Attorney & Living Trust Documents"
- "Garnishments, Subpoenas, Summonses, Levies: Getting It Right!"
- "Medallion & Signature Guarantee Rules & Risks"
- "Handling Dormant Accounts, Unclaimed Property, & Escheatment"
- "Review of Changes to the BSA Exam Manual"
- "FinCEN Guidance on Banking Marijuana Businesses"