



## Business Law Today publishes Partner Catherine Brennan's article on federal vs. state interests in bank partnerships

March 13, 2019 |

On March 13, Partner [Catherine Brennan's](#) article, "Clash of the Titans: Federal Versus State Interests in Bank Partnerships" was published in *Business Law Today*, the American Bar Association Business Law Section's magazine. Catherine discusses two significant cases in Colorado - *Zavislan v. Avant of Colorado LLC* and *Meade v. Marlette Funding LLC d/b/a Best Egg* - which focus on who is the "true lender" on the loans made by the banks in partnership with nonbanks.

According to Catherine, the lawsuits represent a serious affront to the power of banks to both export interest rates and to hire partners to help them do it. She asserts that it is likely that as pressure continues to tighten on bank partnerships through litigation such as the Colorado lawsuits and legislative efforts to curtail bank powers, banks involved in such partnerships and their partners will assert their power to engage partners consistent with the FDIC's guidance in response.

Catherine primarily assists investors in the consumer financial services and alternative business funding sectors. She engages in credit due diligence on behalf of investors in fintech firms, bank partnership platforms, small business lenders, merchant cash advance companies, consumer finance companies, title loan companies and payday lenders.

[Click here](#) to read the article in *Business Law Today*.

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