



COMPLY NOW OR PAY LATER: HOW STATES ARE STEPPING UP BNPL, EWA, LTO, CREDIT BUILDER LOANS, BANK PARTNERSHIPS AND DIGITAL ASSETS

November 20, 2025 | [Justin B. Hosie](#)

11:15 am - 12:15 pm COMPLY NOW OR PAY LATER: HOW STATES ARE STEPPING UP BNPL, EWA, LTO, CREDIT BUILDER LOANS, BANK PARTNERSHIPS AND DIGITAL ASSETS

Description: This panel will: (1) provide updates on state legislative and rulemaking efforts, and emerging trends in BNPL, EWA, and Credit Builder Loans addressing licensing, regulatory schemes, and enforcement actions; (2) cover notable actions in the LTO industry and takeaways; (3) discuss state level DIDMCA opt-out and "true lender" legislation; and (4) explore state level activity around digital assets against the backdrop of federal developments. Presenters: Judy Chen | Chapman and Cutler LLP Justin Hosie | Hudson Cook, LLP Marci Kowski | Husch Blackwell

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