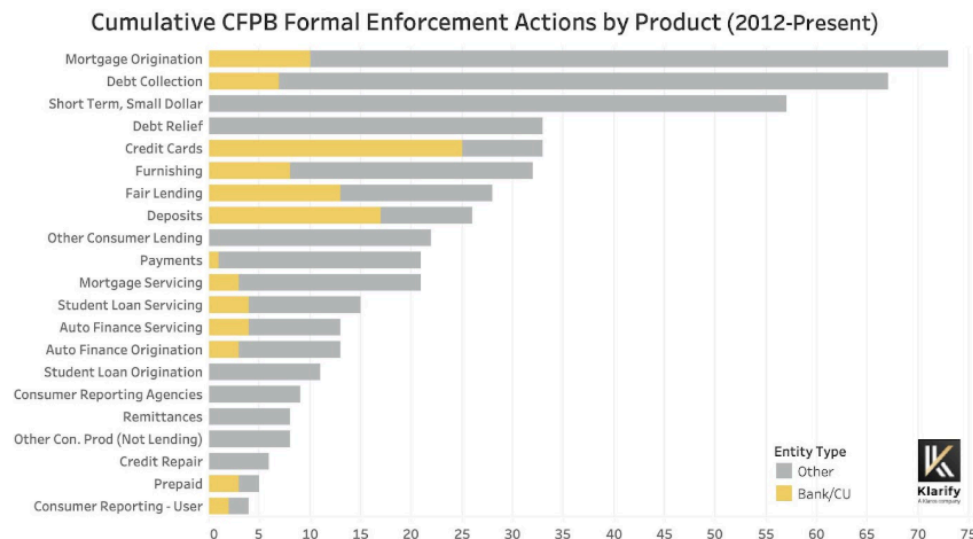


Klaros Advisors Insights

January 2025

The Klaros Quick Take



Note: Product designations made by CFPB.

[Derek Higginbotham](#), former CEO of First Electronic Bank, has joined Klaros as our newest senior advisor. FEB grew from \$40 million to \$420 million in assets over Derek's five years of leadership. With Derek's addition, Klaros' senior advisor ranks now include four former partner bank CEOs. Reach Derek at derek@klaros.com. See the entire Klaros team at klaros.com.

Klaros in the media:

- Patrick Haggerty spoke with Banking Dive's Caitlin Mullen about the [OCC's cease and desist order against USAA](#)
- Frank Mastrangelo spoke with Julie Verhage Greenberg and René LaCerte for the last 2024 episode of [The Fintech OG](#)
- Jonah Crane spoke with Hannah Lang at Reuters on the [US crypto industry's take on possible day-one Trump executive orders](#)

Our top 3 posts on LinkedIn, based on your feedback:

- Michele Alt on [Trump's threat to eliminate the FDIC](#)
- Adam Shapiro on the (reduced) [risk that nothing ever changes](#)
- Konrad Alt on the [impact of enforcement activity on the banking-as-a-service ecosystem](#)

Conferences & events

Virginia Varela will speak on "The Board's Role in Navigating and Addressing Current Banking Challenges" at the [ABA Conference for Community Bankers](#) in Phoenix in February.

Jonah Crane will moderate the panel "How Fintechs Are Leveraging Compliance as a Competitive Advantage in an Increasingly Scrutinized BaaS Market" at [Fintech Meetup](#) in Las Vegas in March.

Get in touch

Facing a challenge? Have a topic you'd like to discuss? Reach us at hello@klaros.com. We'd love your feedback and thoughts on other topics you'd like us to cover! And, of course, a happy 2025 to you and yours.

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