



Kalin G. Bornemann

Partner

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RSS banklawmonitor.com

“I believe that (more often than not) the simplest answer is the right one and I keep my focus on what matters the most.”

Kalin Bornemann is a self-proclaimed bank law nerd. He is head of the firm’s financial services team and focuses primarily on regulatory compliance and operations. That said, Kalin is also involved in many, many other situations that banks run into from time to time—such as handling complaints and alleged violations, drafting customer-facing account agreements, and mergers and acquisitions, among many others. You name it and he has probably worked on it. Kalin works with banks of all sizes, from community and regional banks to national banks (and beyond). He loves the inescapable friction between business and compliance, and works hard to make clients very happy.

Professional Activities

- King County Bar Association, Member
- Washington State Bar Association, Member
 - Financial Institutions Committee, Chair, 2025-present

Representative Experience

Banking & Financial Institutions

- Represented banks throughout the western United States in various mergers and acquisitions (including both acquiring banks and acquired banks), including organizations with branches and operations throughout Washington, Oregon, Montana, Idaho, Utah, Nevada, and California.
- Successfully formed bank holding companies (with regulatory approval from the Federal Reserve) for multiple community banks and closely held family organizations.
- Regularly negotiates complex vendor contracts in light of the expectations of the various bank regulators, with a focus on financial technology providers, core processors, and other SaaS platforms.
- Helped facilitate partnerships with emerging fintech companies by addressing matters involving permissible investments, joint ventures, and regulatory notifications and approvals.

Education

J.D., Gonzaga University, *magna cum laude*, 2013

- Associate editor, *Gonzaga University Law Review*
- Associate editor, *Gonzaga Journal of International Law*

B.S., University of Wisconsin, Stevens Point, business administration, 2009

Pacific Coast Banking School, in partnership with Foster School of Business at the University of Washington, resident program graduate, 2023

Bar Admissions

Washington, 2013
Wisconsin, inactive

- Always “on call” to answer general operational questions, including those involving deposit accounts, funds transfers (e.g., wires, ACH transactions, etc.), and other common financial products and services.
- Worked with banks and credit unions to review and revise client-facing documentation to make client onboarding and client service more enjoyable, including review of treasury management documents and forms, deposit account agreements, and similar documentation.

Publications

- “A Dummy’s Guide to the GENIUS Act (And Stablecoins),” Miller Nash, *Bank Law Monitor* (Nov. 2025)
- “Regulatory Update: Final Rule on Courtesy Overdraft Services,” Miller Nash, *Bank Law Monitor* (Dec. 2024)
- “Bank Merger Guidelines—Updates from the FDIC,” Miller Nash, *Bank Law Monitor*, coauthor (Apr. 2024)
- “The War on Bank Fees Rages On—New CFPB Rule Aims to Hobble Courtesy Overdraft Services,” Miller Nash, *Bank Law Monitor* (Mar. 2024)
- “TL;DR: The Feds on SVB and Deposit Insurance Reform” Miller Nash, *Bank Law Monitor* (May 2023)
- “FedNow—The Fed Announces Launch Timeline and Pricing,” Miller Nash, *Bank Law Monitor* (Feb. 2023)
- “Federal Regulators Continue to Encourage Special Purpose Credit Programs,” Miller Nash, *Bank Law Monitor* (Jan. 2023)
- “Regulators Offer Guidance for Community Banks on Fintech Relationships,” Miller Nash, *Bank Law Monitor*, (Sept. 2021)
- “The OCC Doubles Down on Fintech Banks,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Aug. 2018)
- “The STATES Act—A Solution to the Cannabis Banking Problem on the Horizon?” Miller Nash Graham & Dunn, *Bank Law Monitor* (June 2018)
- “DOJ Rescinds the Cole Memo—What It Means for Your Financial Institution,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Jan. 2018)
- “Reg CC Goes ‘Paperless’: New Amendments Address Electronic Checks, Remote Deposit Capture, and Other Modern Banking Trends,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Nov. 2017)
- “The CFPB’s Proposed Arbitration Rule—Dead or Alive?” Miller Nash Graham & Dunn, *Bank Law Monitor* (Aug. 2017)
- “No Credit History, No Problem: CFPB Ponders Novel Credit Scoring Ideas,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Mar. 2017)
- “The Tension Between Financial Institutions and Recreational Marijuana Businesses,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Feb. 2017)
- “The Future of the CFPB Under the Trump Administration,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Dec. 2016)

Presentations

- “Fraud Simulation: Checks and Wires,” 2025 Quad State Bankers Convention, moderator (Jul. 2025)
- “Extra, Extra! Hear All About It: A Financial and Legal Update,” Oregon Bankers Association, 2024 Oregon Bank Leadership Symposium, panelist (Dec. 2024)
- “A Lawyer, Banker, and Regulator Walk into a Baas... Banking as a Service Panel,” IBA, NBA, OBA & WBA 2023 Convention, panelist (June 2023)
- “Vendor Contracting,” Internal Client Presentation (Nov. 2019)
- “Senior Associate Roundtable—Business Development and Marketing Strategies,” Legal Marketing Association Northwest, LMANext Lunch ‘n Learn (Dec. 2018)
- “Hot Topics for Bank Directors,” Oregon Bankers Association and Washington Bankers Association, Pacific Northwest Bank Leadership Symposium (Dec. 2018)
- “Negotiating Vendor Terms That Can Bite,” Internal Client CLE (July 2018)

- “Worth the Fight: Negotiating Vendor Terms That Can Bite,” Northwest Credit Union Association, 2017 Legal Symposium (Dec. 2017)

Recognition & Honors

- Recognized as a “Leader in Their Field” by *Chambers USA* for Banking & Finance—Washington, 2025-present
- Selected for inclusion in *Best Lawyers: Ones to Watch*® (Seattle, WA)
 - Banking and Finance Law, 2025
- Selected for inclusion as a Washington Super Lawyer—Rising Star, 2019-present

Personal Activities

Outside of the office, Kalin enjoys staying active and healthy through a variety of activities, including basketball, triathlon, and skiing.