NEWS RELEASES

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Husch Blackwell Strengthens Consumer Financial Services Practice with Regulatory and Fintech Compliance Leader

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KAVITHA SUBRAMANIAN
WASHINGTON:
202.378.5361
KAVITHA.SUBRAMANIAN@HUSCHBLACKWELL.COM

MARCI V. KAWSKI
MADISON:
608.234.6051
MARCI.KAWSKI@HUSCHBLACKWELL.COM

Husch Blackwell announced today that Kavitha Subramanian has joined the firm's Consumer Financial Services practice. Joining the firm as a member of The Link, Subramanian brings more than 15 years of regulatory compliance and legal risk experience focused at the intersection of banking and financial technology.

Subramanian previously served in senior leadership roles including as chief compliance officer and chief privacy officer at financial institutions under supervision by the FDIC, OCC, SEC, CFPB, the Federal Reserve, and state regulatory authorities. Most recently, Subramanian was an associate general counsel at Cross River Bank, one of the largest fintech sponsor banks in the country. In that role, she led examination management across the FDIC, Federal Reserve, and OCC, and advised on new product development spanning lending, payments, banking-as-a-service, crypto, and digital assets. As chief data privacy officer at Theorem and chief regulatory compliance officer and chief privacy officer at Jackson Hewitt, she built regulatory compliance and privacy programs from the ground up and helped launch highly regulated products to market. Subramanian understands both how banks evaluate fintech relationships and how regulators scrutinize them, at a moment when more traditional financial services providers are moving into banking and quickly adopting many of the same technologies.

“Client demand in consumer financial services is being driven by the pace at which banks and fintechs are bringing new products to market, and that requires legal advisors who have actually built and run compliance programs inside regulated institutions,” said Marci Kawski, a partner and leader of

Husch Blackwell's Consumer Financial Services practice. "Kavitha's experience on both the outside counsel and in-house sides of bank regulatory compliance, combined with her prior work inside one of the country's largest fintech sponsor banks, strengthens our ability to advise clients as adoption of AI-driven credit decisioning, crypto, and digital assets accelerates across the industry."

Subramanian has advised banks, fintechs, credit unions, investors, and non-bank financial institutions on product development and on compliance with the federal and state laws that govern consumer lending, payments, and data privacy, including licensing requirements for depository and non-depository institutions. Her transactional work spans negotiating and drafting bank partnership agreements, consumer asset purchase agreements, vendor servicing agreements, credit agreements, securitization transactions, and data privacy agreements, giving her a practical understanding of how compliance obligations play out in the deal documents that get products to market.

"Financial institutions are under pressure to move quickly on new products while regulatory expectations around technology, data, and consumer protection continue to evolve," Subramanian said. "Husch Blackwell's Consumer Financial Services practice gives me a platform to work alongside colleagues who understand both the regulatory landscape and the commercial realities clients face, so we can help banks and fintech bring compliant products to market without losing momentum."

Earlier this year, Husch Blackwell's Consumer Financial Services team added a three-attorney litigation team led by partner Matt Manning.