

Natasha Dempsey

Senior Counsel

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Natasha Dempsey, based in Foley's Denver office, is an experienced attorney specializing in bank regulatory compliance, financial services, financial technology (Fintech) as well as environmental, social, and governance (ESG) considerations. She advises banks, credit unions, and non-depository financial institutions on regulatory strategy, risk management, and transactional matters, combining deep legal expertise with practical guidance to help clients navigate complex compliance challenges while supporting operational efficiency and strategic decision-making.

Natasha counsels clients on regulatory, supervisory, enforcement, corporate, and compliance matters before all major federal and state financial regulatory agencies. She has extensive experience advising financial institutions, corporations, and emerging businesses on financial services, Fintech, and bank regulatory compliance and complex transactional matters as well as ESG considerations, including climate related financial risk matters.

Natasha's financial services regulatory practice covers a wide array of regulatory topics including lending and credit, payments, bank secrecy act/anti-money laundering (BSA/AML), subscriptions/automatic renewal, prepaid/gift cards, credit reporting, unfair and deceptive trade practices, financial privacy and consumer data. Natasha's banking experience includes advising on retail banking products as well as core supervisory requirements under both state and federal law including pursuant to the Bank Holding Company Act, National Bank Act, Federal Deposit Insurance Act, and the Dodd-Frank Wall Street Reform and Consumer Protection Act, and their implementing regulations.

With extensive experience in digital assets, money services businesses (MSBs), and BSA/AML compliance, Natasha assists companies navigating the evolving intersection of cryptocurrency regulation and financial technology. She advises on compliance with the Financial Crimes Enforcement Network (FinCEN) requirements as well as the wide array of state licensing and compliance regimes – as well as emerging federal frameworks including requirements under the GENIUS Act. With respect to ESG, Natasha provides

advice on climate-related financial risk, corporate social responsibility initiatives, and governance frameworks, helping companies align with state/global ESG standards and stakeholder expectations.

Natasha is a member of the Consumer Law, Finance and Class Action Practice Group, the Financial Services Regulatory team, the Innovative Technology – Digital Assets & Blockchain Sector, and the Energy & Infrastructure- Energy Transition/ESG Sector.

Affiliations

- Co-Chair, Corporate Sustainability Law Committee of the American Bar Association (ABA) Business Law Section
- Vice Chair, Payments and Electronic Banking Subcommittee of the American Bar Association (ABA) Business Law Section's Banking Law Committee
- Chair of the Pro Bono Subcommittee of the ABA Business Law Section's Banking Law Committee
- Banking Law Liaison for the ABA Business Law Section's Corporate Sustainability Law Committee
- Member of the ABA Business Law Section's Consumer Financial Services Law Committee

Presentations and Publications

- Panel Speaker, "Modernizing the Community Reinvestment Act," *Strafford Webinar* (2022)
- Panel Speaker, "Prudential Regulation and Supervision," *American Bar Association (ABA) Banking Law Committee Meeting* (2021)
- Panel Speaker, "Community Reinvestment Act Reform," *Association of Military Banks of America (AMBA) 2018 Fall Workshop Legal and Compliance Panel* (2018)
- Panel Speaker, "Trends in Community Engagement by Financial Services Companies," *American Bar Association Business Law Section 2018 Spring Meeting* (2018)

Sectors

- [Blockchain & Digital Assets](#)
- [Energy & Infrastructure](#)
- [Innovative Technology](#)

Practice Areas

- [Consumer Law, Finance & Class Action Group](#)
- [Environmental](#)
- [Finance](#)
- [Litigation](#)

Education

- Baylor University (J.D.)
- Baylor University Hankamer School of Business (M.B.A.)
- University of Colorado, Colorado Springs (M.A.)

- University of Texas at Arlington (B.A.)

Admissions

- District of Columbia
- Colorado
- Texas