

## Sara C. Lenet

Counsel

Washington, D.C.

### Biography

Increasing and evolving regulation has led to a more pressing need for thoughtful legal counsel when navigating the banking and financial services industries. Clients trust Sara Lenet to provide practical and strategic advice with respect to complex regulatory issues faced by banking entities and non-bank financial services companies.

Each business has its own objectives when navigating the web of financial regulation, and Sara has the skills to develop practical strategies and solutions to help each achieve its goals. She has spent her entire legal career advising banks and bank holding companies of all sizes, as well as other financial institutions and non-bank financial services companies, on a wide variety of financial regulatory matters including permissible activities and investments, transactions with affiliates (Regulation W), licensing requirements and compliance with new and evolving legislation, like the Dodd-Frank Act and the Volcker Rule.

Sara also represents banks and their holding companies in dealings with their U.S. federal and state regulators, including in connection with obtaining necessary approvals for mergers and other transactions and new activities or investments. She has vast experience representing clients before the Federal Reserve, the Federal Deposit Insurance Corporation



### Phone

+1 202 637 5672

### Fax

+1 202 637 5910

### Email

[sara.lenet@hoganlovells.com](mailto:sara.lenet@hoganlovells.com)

---

### Practices

Financial Services

Corporate Governance

Mergers and Acquisitions

Securities and Public Company  
Advisory

---

### Industries

Financial Institutions

---

### Areas of focus

FinTech

---

### Education and

(FDIC), the Office of the Comptroller of the Currency (OCC), the New York Department of Financial Services, and other state bank regulatory agencies.

Sara is passionate about giving back and pro bono service, with a focus on working with organizations that provide assistance to children and their families and advocacy against gun violence in schools.

## Representative experience

Advise banks on regulatory matters, including affiliate transactions, new product design, FinTech partnerships, service provider relationships, and examination matters.

Represent banks and other entities in applications and other matters before the Federal Reserve, FDIC, OCC, and state banking agencies.

Advise FinTech and payment companies, nonbank lenders, retailers, and universities on compliance with money transmission and lending laws.

Advise all types of companies on credit card agreements with card issuers and regulatory requirements associated with gift cards.

Advise banking entities on corporate governance matters, including those particular to the banking industry and the bank (or thrift) holding company structure.

## Awards and rankings

- Finance: Financial Services Regulation, Recommended, *Legal 500 US*, 2019-2020

## Latest thinking and events

- Press Releases
  - Hogan Lovells advises Golden Pacific Bancorp on strategic acquisition by Social Finance, Inc.
- Press Releases

## admissions

### Education

J.D., William & Mary Law School, 2007

A.B., Cornell University, 2004

---

### Bar admissions and qualifications

District of Columbia

New York

---

- Hogan Lovells advises LINKBANCORP on strategic combination with GNB Financial Services
- Insights
  - Lender requirements for the Paycheck Protection Program under the CARES Act
- Published Works
  - Financial Institutions Answer Book: Law, Governance, Compliance (2019 Edition) *Practising Law Institute*
- Hogan Lovells Publications
  - Income share agreements – what university general counsel ought to know *Education Alert*
  - Need For Tech Emerging As Banking M&A Influencer *Law360*