



Kara M. Ward

Shareholder

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Kara Ward, shareholder in Baker Donelson's Washington, D.C., office, has more than 15 years of experience in financial services, public policy, and regulatory law.

Ms. Ward concentrates her practice on providing financial institutions, FinTechs, consumer advocacy groups, non-profits, and trade associations with her deep knowledge of complex, inter-governmental matters that intersect financial services laws and public policy to advance clients objectives on Capitol Hill, within regulatory agencies, and across the Executive Branch.

Ms. Ward has broad experience in the areas of consumer financial services, with particular strength in the single-family mortgage market, payment systems, Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDI), small business lending, federal tax credit allocations, and federal grants and loan guarantee management. She frequently works on issues involving the House Financial Services Committee, Senate Banking Committee, Department of the Treasury's Office of the Comptroller of the Currency (OCC), Federal Trade Commission (FTC), Federal Deposit Insurance Corporation (FDIC), Consumer Financial Protection Bureau (CFPB), Federal Housing Finance Agency (FHFA), Department of Housing and Urban Development (HUD), Securities and Exchange Commission (SEC), and Federal Reserve. She also provides strategic advice addressing decentralized finance (DeFi) activities, including blockchain technology, payment systems, digital identity, anti-money laundering (AML) / Bank Secrecy Act (BSA) solutions, stablecoins, cryptocurrencies, and other digital assets such as non-fungible tokens (NFTs).

Prior to entering private practice, Ms. Ward was an attorney and advisor with the U.S. Department of the Treasury. She is admitted to practice in the District of Columbia and Maryland.

Representative Matters

- Served as a registered lobbyist under the Lobbying Disclosure Act, where she researched, analyzed, and drafted testimonies, regulatory comment letters, and policy papers on consumer financial services issues, capital markets issues, regulations, and legislation.
- Leads complex, multi-faceted policy campaigns incorporating lobbying, coalitions, third-party advocates, grassroots strategies, and media engagement.
- Served as transaction co-counsel in the closing of approximately \$1 billion of federal securities of the \$4 billion available to financial institutions through the Small Business Lending Program.
- Served as lead counsel on a \$1.5 billion federal grant program designed to support innovative small business credit programs across various states.
- Advised the Federal Insurance Office of the U.S. Department of Treasury on all legal matters, including implications of the Dodd-Frank Act on the insurance industry.
- Advised the management and board of directors of a large, publicly funded non-profit corporation established by Congress to fund civil legal aid for indigent individuals.

Professional Honors & Activities

- Board Member – Bilt Rewards Foundation (2022 – present)
- Board Member – Women in Housing and Finance (WHF) (2005 – present)
- Board Member – Vida Mejor Capital (2020 – present)



Speaking Engagements

- "Analysis of CDFI Lending in the Single-Family Mortgage Market," CDFI Research Symposium, 2024 OFN Conference (October 2024)



Webinars

- Financial Services Regulation and Legislation in the Trump 47 Administration (March 2025)
- *Chevron* Regulatory Deference Decision: What You Need to Know (December 2024)



Education

- George Washington University Law School, J.D.
 - Executive Editor, *The George Washington International Law Review Guide*
- Georgetown University, B.A., cum laude



Admissions

- District of Columbia, 2014
- Maryland, 2008