Friday, October 17, 2025 - 12:00 - 1:30 p.m.

Crypto-related Guidance and Legislation: Opportunities, Risks and What Institutions Should Know About Stablecoins

There has been a significant shift this year in the regulatory landscape for financial institutions seeking to engage in cryptocurrency activities. The federal banking agencies have started to indicate they will take a more hands-off approach when it comes to regulating financial institutions seeking to engage in cryptocurrency activities. For instance, the federal banking agencies (including the FRB, OCC and FDIC) have issued multiple guidance documents clarifying permissible crypto-related activities banks may engage in and that institutions no longer need to seek prior approval before engaging in certain traditional banking activities that involve cryptocurrencies.

Additionally, on July 18, 2025, President Trump signed into law the "Guiding and Establishing National Innovation for U.S. Stablecoins of 2025" (the "GENIUS Act"), which creates a licensing and regulatory regime applicable to entities that issue a type of crypto-asset referred to as "stablecoins." The GENIUS Act is the first federal licensing regime applicable to entities that issue stablecoins and creates standards for those seeking to participate in the stablecoin market.

The passage of the GENIUS Act could potentially give more legitimacy to stablecoins and their use as a means of payment in commercial or consumer transactions. This means there could be serious demand at some point for institutions to provide traditional banking services involving payment stablecoins.

Please join us at the BCG October Monthly Telephone Briefing where we will discuss recent important developments regarding stablecoins. Questions will be welcome.





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A ldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group® Members on Friday, October 17, 2025, at 12 Noon. This meeting will be presented live and will include several question and answer sessions. Members can ask questions by telephone or email. Each Member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to join the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. <u>All</u> Briefing connections are <u>included</u> in your BCG Membership.

REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at http://register.bankerscompliancegroup.com/subadmin, and select "Register for Events." Registration closes at noon two business days prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to **www.bankerscompliancegroup.com/monthly-telephone-briefing.php** and click on the "*Download Handout Here*" link at the end of each Handout description.

CANCELLATION

It is <u>not</u> necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

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MISSED THE BRIEFING?

Should you or others at your institution miss the Briefing, you can tune into our streaming audio available on the BCG Website one week after the Briefing, at www.bankers compliancegroup.com/listen-while-you-work.php.