



Nathan A. McDonald

Nathan is a highly skilled transactional attorney and former in-house counsel and banking regulator.

Nathan's practice encompasses all areas of banking regulation and compliance, including consumer protection, Bank Secrecy Act/Anti-Money Laundering (BSA/AML), Safety & Soundness, and regulatory applications/licensing. He is a former state and federal banking regulator and has worked directly for financial institutions as in-house counsel and the head of compliance. He advises financial institutions on the development, implementation, and enhancement of enterprise-wide Compliance Management Systems (CMS) and BSA/AML Programs. Using his regulatory experience, he provides clients with valuable insight regarding Fair Lending compliance, Community Reinvestment Act performance, and other compliance matters. An industry authority in marijuana and hemp banking, Nathan also advises financial institutions on banking marijuana-related businesses.

Nathan is a native Texan and a direct descendant of a signer of the Texas Declaration of Independence. He graduated from St. Mary's University with a Bachelor's in Business Administration in 2005. Before law school, Nathan served as an Associate National Bank Examiner in the prestigious New York Metro Field Office of the Office of the Comptroller of the Currency (OCC). He graduated from The University of Texas School of Law in 2011. While in law school, Nathan interned for The Honorable Xavier Rodriguez, U.S. District Judge, Western District of Texas. He is particularly proud of the fact that, due to his exceptional performance, he is the only intern Judge Rodriguez has ever invited back for a subsequent internship. Nathan currently serves on the Board of Directors of the Southwest Association of Bank Counsel.

Nathan believes strongly that developing a keen understanding of each client's business is crucial to providing the most effective legal advice. He draws upon his background in business and finance to provide clients with pragmatic, business-focused legal and compliance solutions.

CORE FOCUS

- Financial Services
- Financial Services: Transactions
- Financial Services: Investigations
- Financial Services: Compliance
- Real Estate



ASSOCIATE

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- Real Estate: Transactions
- Corporate Plaintiffs
- Corporate Plaintiffs: Investigations

EDUCATION

- The University of Texas School of Law, J.D. (2011)
 - Staff Editor, Texas Hispanic Journal of Law & Policy
 - 1L Rep. & Alumni Relations Chair, Chicano/Hispanic Law Students' Association
 - Judicial Intern, U.S. District Court, Western District of Texas
- St. Mary's University, B.B.A. (2005)
 - Director of Alumni Relations, Delta Sigma Pi (Professional Business Fraternity)
 - Member, Student Government Association

ADMISSIONS

- State Bar of Texas (2011)

EXPERIENCE

- Assists financial institutions with the development, implementation, and enhancement of key Compliance Management System (CMS) components, including policies, procedures, processes, and ongoing monitoring.
- Assists financial institutions with evaluating Fair Lending compliance and Community Reinvestment Act (CRA) performance.
- Assists financial institutions with the development, implementation, and enhancement of marijuana and hemp banking programs.
- Advises financial institutions on various BSA/AML compliance matters.
- Advises financial institutions on the development and implementation of innovative payment solutions and financial products.
- Assists financial institutions with establishing and maintaining strategic partnerships for financial technology products and services.
- Assists financial institutions with negotiating critical vendor agreements and compliance with regulatory guidance regarding vendor due diligence.
- Drafted various consumer disclosures, deposit agreements, and loan agreements.
- Developed and implemented a regulatory compliance examination program that was endorsed by then-Chairman of the Federal Deposit Insurance Corporation (FDIC), Martin Gruenberg, as a model for federal and state banking agency partnerships.
- Authored several state banking laws and regulations; successfully negotiated the same through the legislative and rulemaking process with industry interest groups and other stakeholders.
- Obtained several favorable judgments and settlements in administrative enforcement matters.
- Negotiated several multimillion-dollar loan purchase and sale agreements.
- Drafted and submitted various regulatory applications and notices for financial institutions, including branch openings, relocations, and closures.
- Served as the regulatory Analyst to the resident Examiner-in-Charge of a multibillion-dollar financial institution in the NY Metro area.

LANGUAGES

- English
- Spanish

ASSOCIATIONS

- Board Member, Southwest Association of Bank Counsel
- Member, Austin Bar Association (Financial Institutions Section)
- Member, Austin Young Lawyers' Association

RELATED NEWS

- Recent FinCEN Guidance Highlights Importance of Policies, Procedures, and Processes