MOSES SINGER

Justine M. Clark

OF COUNSEL

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Justine M. Clark is of Counsel in the firm's Banking & Finance and Corporate practice groups. In the banking sector, she has advised various money center and large foreign banks on structured finance, leasing, securitization and aircraft financing. She has also advised various foreign banks on an ongoing basis as their “outside” counsel, supporting the work of the internal legal department. She advises banks and investors in connection with bank regulatory issues affecting the acquisition of substantial interests in bank holding companies. Justine has appeared before the Board of Governors of the Federal Reserve Bank and the Controller of the Currency in connection with the approval of various banking combinations. She advises both banks and borrowers in connection with derivative transactions.

In the corporate sector, she advises companies in connection with start-up formation, advising and structuring from the initial venture capital stage through to private placement and ultimately public offering. She has experience in advising companies in the growth mode with respect to the various regulations (and exemptions) promulgated pursuant to the Commodities Exchange Act, the Securities Act of 1933, the Securities Exchange Act of 1934, and the Investment Company Act of 1940.

In recent years, she has focused on the Fintech sector, which brings together her knowledge in securitization, structuring, regulatory matters and derivatives. While counterintuitive, both banking and securities regulators are receptive to innovative solutions that expand access to the US financial system, and are open to exemption of appropriate structures from direct regulation.

Prior results do not guarantee a similar outcome.

Education

- New York Law School (J.D.)
- Barnard College (B.A. in Biochemistry)

Practices / Industries

- Banking & Finance
- Corporate
- Cross-Border Transactions
- Employment Law - Employment & Severance Agreements
- Fund Finance & Capital Commitments Lending
- International
- Lending Transactions
- Mergers & Acquisitions
- Private Clients Lending
- Private Investment Funds
- Start-ups & Emerging Companies
- Supplier Finance & Receivables Purchase Financing
- Syndicated Lending
- Digital Assets
- Fintech & Marketplace Lending

Bar/Court Admissions

- New York

Professional Affiliations

- Law 360’s Fintech Editorial Advisory Board

Recognition

- Martindale AV Preeminent

Publications

July 16, 2026
Justine Clark Co-Authored an Article Titled, "The realities of SBLC risk transfer."

July 13, 2026
Justine Clark Co-Authored an Article Titled, "Are banks overlooking a source of capital relief?"

July 9, 2026
Justine Clark Co-Authored an Article Titled, "When one isn’t enough: The case for double default treatment."

July 7, 2026
Justine Clark Co-Authored an Article Titled, "Can SBLC risk participations reduce regulatory capital requirements?"

September 1, 2025
Justine M. Clark Authored The USA Chapter in Global Legal Insights - Fintech 2025

May 14, 2024
How Will Third Party Risk Management Expectations Impact the Future of Banking as a Service?

March 21, 2024
Online Payment Systems -Are You a Payment Processor or a Money Transmitter?

January 30, 2024
Fintech Consumer Regulations

November 13, 2023
Anti-Money Laundering, Bank Secrecy and OFAC Regulations

October 31, 2023
What is Fintech and How Does It Work?

Fintech Made Easy with Justine

NEW - Online Payment Systems - Are You a Payment Processor or a Money Transmitter?

Click here for the latest insight: Online Payment Systems -Are You a Payment Processor or a Money Transmitter?

Fintech Consumer Regulations

Click here for the latest installment of Fintech Made Easy with Justine: Fintech Consumer Regulations

Anti-Money Laundering, Bank Secrecy and OFAC Regulations

Click here for Fintech Made Easy with Justine: Anti-Money Laundering, Bank Secrecy and OFAC Regulations.

What is Fintech and How Does It Work?

Click here for the first installment of Fintech Made Easy with Justine: What is Fintech and How Does It Work?