

Anna Crivelli

Sacramento, California
Senior Counsel

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Areas of Practice & Industry Specialties

Commercial Finance; Corporate Law; Mergers and Acquisitions;
Consumer Financial Services and Mortgage Regulatory; Financial
Institutions Law; Financial Services Regulatory; Religious & Non-Profit
Organization Law; Start-Ups & Early Stage Companies



Anna Crivelli is a Senior Counsel in Buchalter's Sacramento office and is a member of the Corporate Practice Group. Anna is a corporate lawyer with unique knowledge and substantial experience in a variety of corporate and financial services areas. Her practice focuses on banking and financial services regulation, with an emphasis on consumer finance and regulatory compliance. She has significant experience in counseling financial institutions and companies regarding federal and state laws and regulations governing financial products and services.

Anna's expertise includes the following areas:

- Bank regulatory matters, such as acquisition and control issues, holding company issues, supervision and enforcement matters, and interactions with federal and state regulatory agencies, including the FDIC, the Federal Reserve, the CFPB, and the California Department of Financial Protection and Innovation (DFPI).
- Consumer financial laws and regulations, including the Truth in Lending Act (TILA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the real Estate Settlement Procedures Act (RESPA), and various other federal and state consumer protection laws.
- Advising financial institutions and financial services companies on product development, marketing, third-party risk management, and negotiating vendor and service provider agreements as well as preparing customer facing agreements, disclosures and policies.
- Vendor management expertise, drafting and negotiation of contracts covering a wide range of topics, including SaaS, information security, employment, professional services, licenses, confidentiality, and consumer privacy.
- Purchase and sale of stock and assets.
- Corporate formation and restructuring.
- Corporate governance, including shareholder disputes and buy-sell agreements.
- Serve as outside general counsel to privately-held businesses.

Anna has been named by *Best Lawyers* to their 2021-2024 "Ones to Watch" list in Corporate Law. She also has been named a 2022 Rising Star by *Super Lawyers Magazine*. She has been recognized as one of *Sacramento Magazine's* Top Lawyer in the area of Business/Corporate Law since 2021.

Prior to private practice, Anna externed for the Honorable Larry R. Hicks of the United States District Court, District of Nevada, and for the United States Department of Labor, Employee Benefits Security Administration.

Representative Matters

- Represented community banks and bank holding companies in various banking regulatory matters, ranging from branch opening and closures, to management interlocks and structuring transactions in compliance with various federal laws and regulations.
- Developed and implemented consumer and commercial financial products and business lines, including drafting online banking agreements, mobile banking agreements, credit card agreements, home equity line of credit agreements and disclosures, privacy policies and many other disclosures.
- Advised publicly traded bank holding company on several acquisitions, including active involvement with due diligence, drafting and negotiation of merger agreement, preparing and filing of applications for regulatory approval with the FDIC, the Federal Reserve, and the California DFPI, registering the stock with the Securities and Exchange Commission, and consummating the merger transactions.
- Obtained federal and state regulatory approvals of various bank mergers and asset acquisitions.
- Served as outside general counsel to one of the country's largest credit unions, advising it on complex corporate governance matters, consumer finance compliance and vendor management.
- Advised shareholders in acquisition of control of bank holding company, including filing of a Change of Bank Control Application with Federal Reserve.
- Advised clients in structuring banking-as-a-service partnerships with financial institutions and technology companies and negotiated agreements between the parties.
- Counseled client in developing and implementing a virtual card platform, including drafting customer facing terms and conditions and policies.
- Represented clients with regard to California finance lender licensing requirements, including successfully obtaining licenses and addressing non-compliance.
- Represented a family-owned heating and air conditioning business in its sale to a private equity firm.
- Represented a family-owned, multi-generational franchisee in connection with corporate governance and succession planning.

Publications

- Federal Banking Regulatory Agencies Issue Notice of Proposed Rulemaking Re: the Role of Supervisory Guidance, *Buchalter Client Alert*, October 30, 2020
- Buchalter COVID-19 Client Alert: CFPB Issues Proposed Rule, FAQs and Revised CHARM Booklet for Transition from LIBOR, *Buchalter Client Alert*, June 5, 2020

Education

Anna earned her J.D. from UC Berkeley School of Law, with a Certificate in Business Law, in 2012. She earned her B.A. in Political Science and Economics, *summa cum laude*, from California Polytechnic State University, San Luis Obispo in 2006.

Bar Admissions

- California

Community

- Member, Bay Area Financial Services Legal Association.
- Member, American Bar Association (ABA), Business Law Section.
- Member, Sacramento County Bar Association (SCBA), Business Law Section.

- Member, Urban Land Institute, Young Leaders Group, 2016-2017.

Anna volunteers her time and expertise in advising local non-profit organizations. She has formed, obtained tax-exemption status under federal and state laws, and advised numerous non-profits, including Winters Farm to School, WEIRA, Inc., and Mira Action, Inc.

Languages

- Russian