







# Kalin G. Bornemann

Partner

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**“I am fully committed to understanding client needs, their organization and culture, and providing practical advice amidst the complexities of the banking industry. I believe that (more often than not) the simplest answer is the right one and I keep my focus on what matters the most.”**

Kalin Bornemann chairs the firm’s financial services department, and he partners with banks, credit unions, and other financial institutions throughout the western United States. The clients he represents range from small community banks in the Pacific Northwest to large regional banks and credit unions. On a typical day, Kalin counsels clients on matters involving regulatory compliance, operational questions, corporate structure, and vendor contracts. Kalin also works closely with his clients in their strategic planning and helps facilitate mergers and acquisitions, which includes drafting definitive agreements through filings with the bank regulators to ensure smooth transitions.

## Professional Activities

- King County Bar Association, Member
- Washington State Bar Association, Member

## Representative Experience

### Banking & Financial Institutions

- Represented banks throughout the western United States in various mergers and acquisitions (including both acquiring banks and acquired banks), including organizations with branches and operations throughout Washington, Oregon, Montana, Idaho, Utah, Nevada, and California.
- Successfully formed bank holding companies (with regulatory approval from the Federal Reserve) for multiple community banks and closely held family organizations.
- Regularly negotiates complex vendor contracts in light of the expectations of the various bank regulators, with a focus on financial technology providers, core processors, and other SaaS platforms.
- Helped facilitate partnerships with emerging fintech companies by addressing matters involving permissible investments, joint ventures, and regulatory notifications and approvals.

## Education

- J.D., Gonzaga University, *magna cum laude*, 2013
  - Associate editor, *Gonzaga University Law Review*
  - Associate editor, *Gonzaga Journal of International Law*

B.S., University of Wisconsin, Stevens Point, business administration, 2009

Pacific Coast Banking School, in partnership with Foster School of Business at the University of Washington, resident program graduate, 2023

## Bar Admissions

Washington, 2013  
Wisconsin, inactive

- Always “on call” to answer general operational questions, including those involving deposit accounts, funds transfers (e.g., wires, ACH transactions, etc.), and other common financial products and services.
- Worked with banks and credit unions to review and revise client-facing documentation to make client onboarding and client service more enjoyable, including review of treasury management documents and forms, deposit account agreements, and similar documentation.

## Publications

- “Regulatory Update: Final Rule on Courtesy Overdraft Services,” Miller Nash, *Bank Law Monitor* (Dec. 2024)
- “Bank Merger Guidelines—Updates from the FDIC,” Miller Nash, *Bank Law Monitor*, coauthor (Apr. 2024)
- “The War on Bank Fees Rages On—New CFPB Rule Aims to Hobble Courtesy Overdraft Services,” Miller Nash, *Bank Law Monitor* (Mar. 2024)
- “TL;DR: The Feds on SVB and Deposit Insurance Reform” Miller Nash, *Bank Law Monitor* (May 2023)
- “FedNow—The Fed Announces Launch Timeline and Pricing,” Miller Nash, *Bank Law Monitor* (Feb. 2023)
- “Federal Regulators Continue to Encourage Special Purpose Credit Programs,” Miller Nash, *Bank Law Monitor* (Jan. 2023)
- “Regulators Offer Guidance for Community Banks on Fintech Relationships,” Miller Nash, *Bank Law Monitor*, (Sept. 2021)
- “The OCC Doubles Down on Fintech Banks,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Aug. 2018)
- “The STATES Act—A Solution to the Cannabis Banking Problem on the Horizon?” Miller Nash Graham & Dunn, *Bank Law Monitor* (June 2018)
- “DOJ Rescinds the Cole Memo—What It Means for Your Financial Institution,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Jan. 2018)
- “Reg CC Goes ‘Paperless’: New Amendments Address Electronic Checks, Remote Deposit Capture, and Other Modern Banking Trends,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Nov. 2017)
- “The CFPB’s Proposed Arbitration Rule—Dead or Alive?” Miller Nash Graham & Dunn, *Bank Law Monitor* (Aug. 2017)
- “No Credit History, No Problem: CFPB Ponders Novel Credit Scoring Ideas,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Mar. 2017)
- “The Tension Between Financial Institutions and Recreational Marijuana Businesses,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Feb. 2017)
- “The Future of the CFPB Under the Trump Administration,” Miller Nash Graham & Dunn, *Bank Law Monitor* (Dec. 2016)

## Presentations

- “Extra, Extra! Hear All About It: A Financial and Legal Update,” Oregon Bankers Association, 2024 Oregon Bank Leadership Symposium, panelist (Dec. 2024)
- “A Lawyer, Banker, and Regulator Walk into a Baas... Banking as a Service Panel,” IBA, NBA, OBA & WBA 2023 Convention, panelist (June 2023)
- “Vendor Contracting,” Internal Client Presentation (Nov. 2019)
- “Senior Associate Roundtable—Business Development and Marketing Strategies,” Legal Marketing Association Northwest, LMANext Lunch ‘n Learn (Dec. 2018)
- “Hot Topics for Bank Directors,” Oregon Bankers Association and Washington Bankers Association, Pacific Northwest Bank Leadership Symposium (Dec. 2018)
- “Negotiating Vendor Terms That Can Bite,” Internal Client CLE (July 2018)
- “Worth the Fight: Negotiating Vendor Terms That Can Bite,” Northwest Credit Union Association, 2017 Legal Symposium (Dec. 2017)

### Recognition & Honors

- Selected for inclusion in *Best Lawyers: Ones to Watch*® (Seattle, WA)
  - Banking and Finance Law, 2025-present
- Selected for inclusion as a Washington Super Lawyer—Rising Star, 2019-present

### Personal Activities

Outside of the office, Kalin enjoys staying active and healthy through a variety of activities, including basketball, triathlon, and skiing.