

JULIE ANDERSEN HILL

1000 East University Avenue
Department 3035
Laramie, WY 82070
Julie.Hill@uwyo.edu

ACADEMIC APPOINTMENTS

UNIVERSITY WYOMING COLLEGE OF LAW

Laramie, WY

Dean, 2024 – present
Excellence Chair, 2024 – present

Visiting Professor, Fall 2022 (Banking Law)

UNIVERSITY ALABAMA SCHOOL OF LAW

Tuscaloosa, AL

Vice Dean, 2023 – 2024
Alton C. and Cecile Cunningham Craig Professor, 2017– 2024
Professor, 2015 – 2017
Director, Cayman Islands Study Abroad, 2014 – 2017
Associate Professor of Law (with tenure), 2013 – 2015

Courses: Banking Law, Contracts, Offshore Financial Transactions,
Payment Systems, Secured Transactions, Money (seminar)

Awards: Silver Faculty Fellowship (2021-23); UA President's Faculty
Research Award (2015); Crimson Tide Hometown Hero (2015)

UNIVERSITY OF HOUSTON LAW CENTER

Houston, TX

Assistant Professor, 2007 – 2013

Courses: Regulation of Banking, Secured Financing (Secured
Transactions), Payment Systems

PUBLICATIONS

Articles

[*From Cannabis to Crypto: Federal Reserve Discretion in Payments*](#), 109 IOWA L. REV. 117-188 (2023).

[*Opening a Federal Reserve Account*](#), 40 YALE J. ON REG. 453-519 (2023).

[*Cannabis Banking: What Marijuana Can Learn from Hemp*](#), 101 B.U. L. REV. 1043-1104 (2021).

PUBLICATIONS (continued)

[*COVID-19, Banks, and Fintechs*](#), 74 CONSUMER FIN. L. Q. REPT. 346-399 (2021).

[*Regulating Bank Reputation Risk*](#), 54 GA. L. REV. 523-603 (2020).

[*The Duty of Care of Bank Directors and Officers*](#), 68 ALA. L. REV. 965-1010 (2017) (with Douglas K. Moll).

[*When Bank Examiners Get It Wrong: Financial Institution Appeals of Material Supervisory Determinations*](#), 92 WASH. U. L. REV. 1101-1185 (2015).

[*Banks, Marijuana, and Federalism*](#), 65 CASE W. RES. L. REV. 597-647 (2015).

[*Transaction Account Fees: Do the Poor Really Pay More than the Rich?*](#), 15 U. PENN. J. BUS. L. 65-130 (2012).

[*Bank Capital Regulation by Enforcement: An Empirical Study*](#), 87 IND. L.J. 645-708 (2012).

[*Shifting Losses: The Impact of Fannie's and Freddie's Conservatorships on Commercial Banks*](#), 35 HAMLINE L. REV. 343-384 (2012).

[*Bailouts and Credit Cycles: Fannie, Freddie, and the Farm Credit System*](#), 2010 WISC. L. REV. 1-77.

[*Divide and Conquer: SEC Discipline of Litigation Attorneys*](#), 22 GEO. J. LEGAL ETHICS 373-426 (2009).

Comment, [*Public Lands Council v. Babbitt: Herding Ranchers Off Public Lands?*](#), 2000 BYU L. REV. 1293-1303.

Book Chapters

Banks and the Marijuana Industry, in MARIJUANA FEDERALISM: UNCLE SAM AND MARY JANE 139-154 (Jonathan H. Adler ed., Brookings Institution Press 2020).

Insurance, in CONSUMER FINANCIAL SERVICES 2-1 (Andrew L. Sandler et al. eds. 2005) (with James R. Carroll, Benjamin B. Klubes, Joseph L. Barloon, Anand S. Raman & Robyn C. Quattrone).

Shorter Work

[*Transparency at the Federal Reserve Banks*](#), MERCATUS CTR. POL'Y BRIEF (June 2023).

[*Banks Should Tread Carefully in Fraught Political Environment*](#), Opinion, AM. BANKER, July/Aug. 2022, at 4.

[*Bank Supervision: A Legal Scholarship Review*](#) (white paper available on SSRN) (2021).

[Why Government Shouldn't Regulate Reputation Risk at Banks](#), MERCATUS CTR. POL'Y BRIEF (Apr. 2020).

[SWIFT Bank Heists and Article 4A](#), 22 J. CONSUMER & COM. L. 25-30 (2018).

[Improving Appeals of Material Supervisory Determinations](#), 5 BANKING PERSP., no. 3, at 60-68 (2017).

[Banks & Marijuana](#), 40 CAYMAN FIN. REV. 46-47 (2015).

[Virtual Currencies and Federal Law](#), 18 J. CONSUMER & COM. L. 65-71 (2014).

[Cashier's Check. Scam Targets Attorneys](#), 14 J. CONSUMER & COM. L. 54-58 (2011).

RECENT ACADEMIC PRESENTATIONS

The Examination Crisis: Restoring Safety, Soundness and the Rule of Law in Banking, Constitutional Renewal Foundation (July 2024).

New Upgrades for Traditional Payments, Making American's Payment System Work for a Digital Century, Cornell, Vanderbilt, and Brookings Institution Event (Oct. 2023).

Why a Wyoming Stable Token, University of Wyoming Blockchain Stampede (Sept. 2023).

Thoughts about a US CBDC, University of Wyoming Blockchain Stampede (Sept. 2023).

Stable Coins, the Dollar and Regulation, Staying Ahead of the Curve: Crypto Regulation and Competitiveness, Cato Institute (Sept. 2023).

From Cannabis to Crypto: Federal Reserve Discretion in Payments, Law & Society Association Annual Meeting (June 2023).

From Cannabis to Crypto: Federal Reserve Discretion in Payments, Wharton Financial Regulation Conference, University of Pennsylvania (Apr. 2023).

Opening a Federal Reserve Account, Southern Utah University (Mar. 2023).

Digital Asset Banking "SPDI" Updates, University of Wyoming Blockchain Stampede (Sept. 2022).

Who Gets Access to the Payments System?, The Clearing House + Bank Policy Institute Annual Conference (Sept. 2022).

Supervising Bank Reputation, Annual Conference of the Journal of Financial Regulation, Columbia Law School (Aug. 2022).

Bank Access to Federal Reserve Accounts and Payment Systems, BYU Deals Conference (Mar. 2022).

RECENT ACADEMIC PRESENTATIONS (continued)

COVID-19 and Fintech, Boston University School of Law Financial Institutions Class (Mar. 2021).

COVID and Digitalization in Banking, Columbia University School of International and Public Affairs and Bank Policy Institute Conference: Bank Regulation Research (Feb. 2021).

Bank Supervision: A Legal Scholarship Review, Federal Reserve Board of Governors, Harvard Law School, and the Wharton School Conference: Bank Supervision: Past Present, and Future (Dec. 2020).

Banking Hemp, Boston University Law Review Symposium: Marijuana Law 2020 (Nov. 2020).

RECENT PRESS

Kyle Campbell, *Does Numisma Open or Close the Door for More Novel Banking Charters?*, AM. BANKER (June 2, 2024).

Robert Schmidt, *Banks, Conservatives and Consumer Advocates See Wins in Supreme Court's Two Unanimous Rulings*, CAPITOL ACCOUNT (May 30, 2024).

Leo Schwartz, *Social Media Spurred the Last Banking Crisis. Can It Prevent the Next One?*, FORTUNE (May 15, 2024).

Michael R. Blood, *New Era for Pot Regulation Leaves Old Problems: Many Cannabis Companies Can't Find a Bank*, ASSOCIATED PRESS (May 1, 2024).

Kyle Campbell, *Why Texas Has Its Own Account with the Federal Reserve*, AM. BANKER (Apr. 25, 2024).

Kyle Campbell, *Will the Fed's Master Account Victories Stand the Test of Time?*, AM. BANKER (Apr. 4, 2024).

Patrick Wolfenbarger, *Custodia Bank Ruling "Wrong Outcome" Says Spokesman, Citing Possible Appeal*, WYO. TRIB. EAGLE (Apr. 3, 2024).

Evan Weinberger, *NRA High Court Case Risks Free Speech Suits Against Regulators*, BLOOMBERG LAW NEWS (Mar. 14, 2024).

John Heltman, *Federal Reserve Denies the Narrow Bank's Master Account Application*, AM. BANKER (Feb. 26, 2024).

Justin Ho, *A Year After Silicon Valley Bank Failed, Lenders are Still Feeling Pressure on All Sides*, MARKETPLACE (NPR) (Feb. 23, 2024).

Tatiana Bautzer, Saeed Azhar & Lananh Nguyen, *Citi Hit by New Fed Rebuke, Setbacks on Consent Orders*, REUTERS (Feb. 12, 2024).

RECENT PRESS (continued)

Kyle Campbell, *Master Account Ruling Raises Questions About Other Fed Challenges*, AM. BANKER (Oct. 31, 2023).

Nancy Marshall-Genzer, *Senate to Consider Giving Cannabis Businesses Access to Banking*, MARKETPLACE (NPR) (Sept. 25, 2023).

Brian Knight, Opinion, *Don't Whitewash the History of Bank Regulators' Abusive Practices*, AM. BANKER (Aug. 25, 2023).

Chris Matthews, *"Only the Elites Have the Ability to Have Accounts All Over the World": Small Businesses Battle Fed for Master Account Access*, MARKETWATCH (Aug. 21, 2023).

Bob Fernandez, *Fed Releases List of 9,000-Plus Banks with Master Accounts—And Those Hoping for One*, WALL ST. J. (Aug. 10, 2023).

Justin Ho, *The Federal Reserve Could Help Instant Payments Catch On*, MARKETPLACE (NPR) (Aug. 2, 2023).

EDUCATION

J. REUBEN CLARK LAW SCHOOL, BRIGHAM YOUNG UNIVERSITY
Juris Doctor *summa cum laude*, 2001
Provo, UT
Order of the Coif
Class Rank: 4th of 156
Grade Point Average: 3.80 (on 4.0 scale without A+ grades)
Brigham Young University Law Review, Managing Editor
Full Tuition Scholarship

SOUTHERN UTAH UNIVERSITY
Bachelor of Interdisciplinary Science in Economics *summa cum laude*, 1998
Cedar City, UT
Grade Point Average: 3.993 (on 4.0 scale without A+ grades)
Board of Trustees Scholarship
(the University's highest scholarship given to one student per year)
Outstanding Business Scholar of 1998

PROFESSIONAL EXPERIENCE

SKADDEN, ARPS, SLATE, MEAGHER & FLOM LLP
Associate, Litigation Group, 2004 – 2007
Washington, DC

JUDGE WADE BRORBY
UNITED STATES COURT OF APPEALS FOR THE TENTH CIRCUIT
Law Clerk, 2001 – 2004
Cheyenne, WY

PROFESSIONAL EXPERIENCE (continued)

MODRALL, SPERLING, ROEHL, HARRIS & SISK, PA Summer Associate, 2001	Albuquerque, NM
DUANE MORRIS LLP Summer Associate, 2000	Philadelphia, PA
PRINCE, YEATES & GELDZAHLER Summer Associate, 1999	Salt Lake City, UT
JARDINE, LINEBAUGH & DUNN Summer Associate, 1999	Salt Lake City, UT
FAR WEST BANK Payments and Data Department, 1998 – 2001	Provo, UT
GUNNISON VALLEY BANK Various positions, 1994 – 1998	Gunnison, UT

BAR ADMISSIONS

Wyoming (active), District of Columbia (inactive), Utah (inactive)