



## Caitlin B. Houlton Kuntz

SENIOR ASSOCIATE

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### Services

Bank & Finance

Corporate Governance

### Caitlin represents banks and other financial institutions in a variety of regulatory, mergers and acquisitions, and other transactional matters.

In addition, Caitlin routinely negotiates critical contracts with bank vendors, including core processing agreements and drafts customer agreements. Having grown up in a community banking family, Caitlin has dedicated her practice to helping the community banking industry thrive.

Caitlin works diligently to ensure her clients maintain mutually beneficial relationships with their customers, shareholders, community partners and regulators. Prior to joining Fredrikson, Caitlin coordinated regulatory examinations and communications at a large national bank, focusing on safety and soundness, stress testing and corporate treasury.

## Credentials

### Education

- University of St. Thomas School of Law, J.D., 2015
- University of St. Thomas, B.A., 2010, *cum laude*

### Admissions

- Minnesota, 2015

## Recognition

- *Best Lawyers: Ones to Watch®*, Banking and Finance Law, 2021-2023

## Civic & Professional

### Professional Activities

- Minnesota State Bar Association

- American Bankers Association
- Minnesota Bankers Association
- Bank Holding Company Association
- Delta Theta Phi Law Fraternity

## News

Firm News | 05.29.2020

Payroll Protection Loans under the CARES Act: Clarifications on Loan Forgiveness and the SBA's Review Process

## Legal Updates

Legal Update | 06.01.2023

Mastering the Two-Step Merger

Legal Update | 03.01.2023

Preaching the Positives of Positive Pay

Legal Update | 12.05.2022

The Right to Financial Privacy Act: A Refresher

Legal Update | 06.01.2022

The Community Banker's Guide to Payments Fraud Prevention

Legal Update | 12.02.2021

Vendor Contracts 101: Winding Up the Relationship

Legal Update | 08.31.2021

Vendor Contracts 101: Service Level Agreements

Legal Update | 06.01.2021

Vendor Contracts 101: M&A Considerations

Legal Update | 06.01.2021

Catch Me If You Can? Practical Approaches to Preventing Check Fraud

Legal Update | 03.11.2021

FAQs on SBA Review of PPP Loans

Legal Update | 03.11.2021

PPP Updates for Lenders

Legal Update | 03.11.2021

FAQs on PPP First Draw Loans

Legal Update | 03.11.2021  
FAQs on Second Draw PPP Loans

Legal Update | 03.11.2021  
FAQs on New PPP Forgiveness Rules

Legal Update | 03.01.2021  
Vendor Contracts 101: Key Operational Considerations

Legal Update | 03.01.2021  
Bringing the DOJ's Bank Merger Guidelines into the 21st Century: How Certain Revisions Could Help Community Banks

Legal Update | 02.23.2021  
PPP Loans for the Smallest Businesses

Legal Update | 12.01.2020  
Practical M&A Considerations for Community Banks

Legal Update | 09.01.2020  
Rethinking CRA: Key Considerations for Implementing the New OCC Final Rule

Legal Update | 06.01.2020  
Dust Off Those Pandemic Plans: Addressing Human Capital in Business Continuity Planning

Legal Update | 05.19.2020  
PPP Loan Forgiveness Application and Instructions Now Available

Legal Update | 04.24.2020  
Additional PPP Funding Available Soon and More SBA Clarifications

Legal Update | 04.14.2020  
PPP Loan Forgiveness: What Borrowers and Lenders Need to Know

Legal Update | 04.08.2020  
New FAQs from SBA and the Department of the Treasury Provide Clarifications on the Paycheck Protection Program

Legal Update | 04.03.2020  
Payroll Protection Loans Under the CARES Act: Updated FAQs for Companies Seeking Assistance

Legal Update | 04.01.2020  
Updated: Payroll Protection Loans Under the CARES Act: FAQs for Companies Seeking Assistance

Legal Update | 03.20.2020

Practical Approaches to Protecting Banks and Stakeholders Amidst the COVID-19 Outbreak

Legal Update | 03.02.2020

“All That IT Gibberish” – Part 2: Confidentiality and Data Security

Legal Update | 12.03.2019

“All That IT Gibberish” – Part 1: Frequently Overlooked Technology Provisions in Vendor Agreements and Why They Matter

Legal Update | 09.03.2019

Not a Humdrum Affair: HMDA Changes and Controversies

Legal Update | 06.03.2019

In the Weeds: What the Cannabis Legislation Means (and Doesn't Mean) for Banks

Legal Update | 12.03.2018

CRAfing a Merger: Agencies Revamp Application Questions Concerning the Community Reinvestment Act

Legal Update | 03.01.2018

Community Banks Can Play a Part in Combating Elder Financial Abuse

## **Publications & Presentations**

Presenter, *Don't be Victimized by Payments Fraud*, Bank Holding Company Association (BHCA) Spring Seminar, “Expectations for Success,” May 6, 2022

Co-Author, “So You Want to Be a Hemp Farmer?” *The Hennepin Lawyer*, December 30, 2019