

David M. Allred

SHAREHOLDER

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David Allred believes that excellent client service begins with strong relationships. David is a member of the Securities and Corporate Finance practice and represents both publicly traded and privately held financial institutions, farm credit banks, credit unions, and finance companies as well as money service businesses, non-depository lenders, third-party payment processors, stored value (prepaid card) programs, and other alternative payment systems at all stages of the business cycle, from formation to a mature business. He helps clients confront complex and often unsettled regulatory matters including state and federal licensing and regulatory requirements, securities compliance and other general corporate and compliance issues. He also helps clients with corporate finance, mergers, and acquisitions whether the client be a small start-up company or a multi-billion financial institutions.

As an accountant and an attorney, David brings a unique perspective to providing corporate advice to clients in ever-changing regulatory environments.

He has served financial institutions on a broad range of complex legal issues including:

- Mergers and acquisitions
- General corporate matters
- Regulatory compliance
- Securities
- Public and private offerings
- Formations

His distinctive background as a certified public accountant enables him to add another layer of skill for clients. Prior to joining Polsinelli, David practiced law at a Washington, D.C. based law firm for over seven years. Before graduating law school, he worked at a then "big five" accounting firm providing legal consulting services.

Education

- Catholic University of America, Columbus School of Law (J.D., *cum laude*)
- University of Notre Dame (B.B.A.)

Capabilities

- Securities & Corporate Finance
- Investment Management & Funds
- Banking & Financial Institutions
- SEC Disclosure, Corporate Governance & Listed Company Compliance
- Corporate & Transactional
- Debt & Equity Capital Markets
- FinTech & Blockchain Technology
- Mergers, Acquisitions & Divestitures

Bar Admissions

- Colorado
- District of Columbia

Recognition

- Certified Public Accountant, Maryland

Matters

- Led multiple transactions for a number of multi-billion dollar Farm Credit banks raising an aggregate of \$650 million in preferred stock.
- Established licenses and provided regulatory guidance for money transmitters with a nationwide footprint, including those specializing in virtual currencies.
- Provided regulatory guidance for multiple non-depository consumer lenders with a nationwide footprint.
- Established banking locations in multiple states for a multi-billion dollar international bank.
- Assisted in the purchase of an agent network by a multi-national money transmitter.
- Provided securities and bank regulatory guidance for a multi-billion publicly traded bank.
- Negotiated merchant payment processor agreements.
- Negotiated third-party agreements for banking organizations.
- Provided corporate and securities guidance for multiple-start-up companies.

Publications

March 10, 2023

Silicon Valley Bank Receivership