



Kara M. Ward

Shareholder

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Kara Ward, shareholder in Baker Donelson's Washington, D.C., office, has more than 15 years of experience in financial services, public policy, and regulatory law.

Ms. Ward concentrates her practice on providing financial institutions, FinTechs, consumer advocacy groups, non-profits, and trade associations with her deep knowledge of complex, inter-governmental matters that intersect financial services laws and public policy to advance clients objectives on Capitol Hill, within regulatory agencies, and across the Executive Branch.

Ms. Ward has deep public policy and regulatory experience advising established and emerging companies on how to bring new products, business models, and financial innovations to market within the highly regulated consumer financial services ecosystem. She helps clients anticipate regulatory risk, engage constructively with policymakers, and achieve regulatory acceptance for novel concepts, including fintech and data-driven solutions. A registered federal lobbyist under the Lobbying Disclosure Act (LDA), Ms. Ward regularly represents clients before Congress and key federal regulators, including the House Financial Services Committee, Senate Banking Committee, Consumer Financial Protection Bureau (CFPB), Department of the Treasury's Office of the Comptroller of the Currency (OCC), Federal Deposit Insurance Corporation (FDIC), Federal Reserve, Federal Housing Finance Agency (FHFA), Department of Housing and Urban Development (HUD), Federal Trade Commission (FTC), Securities and Exchange Commission (SEC), and the U.S. Department of the Treasury. Her work spans mortgage finance, payments, community development financial institutions (CDFIs) and Minority Depository Institutions (MDIs), small business lending, federal credit and grant programs, and tax credit policy, as well as emerging areas such as blockchain and digital assets, DeFi, digital identity, AML/BSA compliance technologies, stablecoins, and other innovative financial products.

Ms. Ward also advises CDFIs and social impact investors on the full lifecycle of federal financial assistance programs administered by the U.S. Department of the Treasury and the CDFI Fund. Her experience includes guiding clients through competitive application processes, structuring compliant lending and investment activities, and navigating post award implementation, reporting, and compliance requirements. Ms. Ward regularly counsels clients on programs such as the CDFI Program, New Markets Tax Credit-related financing structures, and other Treasury initiatives designed to expand access to capital in underserved communities. She brings a practical, solutions oriented approach informed by a deep understanding of federal program rules and the operational realities facing mission driven lenders and investors.

Prior to entering private practice, Ms. Ward was an attorney and advisor with the U.S. Department of the Treasury. She is admitted to practice in the District of Columbia and Maryland.

Representative Matters

- Served as a registered lobbyist under the Lobbying Disclosure Act, where she researched, analyzed, and drafted testimonies, regulatory comment letters, and policy papers on consumer financial services issues, capital markets issues, regulations, and legislation.
- Leads complex, multi-faceted policy campaigns incorporating lobbying, coalitions, third-party advocates, grassroots strategies, and media engagement.
- Served as transaction co-counsel in the closing of approximately \$1 billion of federal securities of the \$4 billion available to financial institutions through the Small Business Lending Program.

- Served as lead counsel on a \$1.5 billion federal grant program designed to support innovative small business credit programs across various states.
- Advised the Federal Insurance Office of the U.S. Department of Treasury on all legal matters, including implications of the Dodd-Frank Act on the insurance industry.
- Advised the management and board of directors of a large, publicly funded non-profit corporation established by Congress to fund civil legal aid for indigent individuals.



Professional Honors & Activities

- Board Member – Bilt Rewards Foundation (2022 – present)
- Board Member – Women in Housing and Finance (WHF) (2005 – present)
- Board Member – Vida Mejor Capital (2020 – present)



Publications

- "Penny Policies: Do You Have a Plan for Rounding Transactions?" (February 2026)
- "State of the Union – Key Takeaways" (February 2026)



Speaking Engagements

- "Washington Update – How to Interpret the Current Political and Policy Environment: What your Investors, Shareholders, and C-Suites Need to Know in Order to Master the Moment," 2025 Mid-South Commercial Law Institute (December 2025)
- Keynote – "What Women Need to Know About Federal Policy," ACG Southeast Region Women's Forum (October 2025)
- "View from DC," Volterra Fietta virtual seminar, "Practical Insights from Climate Change Litigators: How Courts are Favours Plaintiffs and Disfavouring Defendants" (September 2025)
- "GSE Privatization: An Expert's View of Where We Stand," Deutsche Bank Research (July 2025)
- Keynote Speaker – "How to Interpret the Current Political and Policy Environment: What Investors, Shareholders, and C-suites Need to Know to Master the Moment," ACG's Annual Capital Conference & DealSource (April 2025)
- "Separating the Signal from the Noise: A Way to Understand the Administration's Economic Policy," Association for Corporate Growth Corporate Connection, Atlanta Chapter (March 2025)
- "Analysis of CDFI Lending in the Single-Family Mortgage Market," CDFI Research Symposium, 2024 OFN Conference (October 2024)



Webinars

- Financial Services Regulation and Legislation in the Trump 47 Administration (March 2025)
- *Chevron* Regulatory Deference Decision: What You Need to Know (December 2024)



Education

- George Washington University Law School, J.D.
 - Executive Editor, *The George Washington International Law Review Guide*
- Georgetown University, B.A., cum laude



Admissions

- District of Columbia, 2014
- Maryland, 2008