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Rob Nichols

CEO

Rob Nichols is president and chief executive of the American Bankers Association.



REGULATION AND COMPLIANCE

Proposed credit card fee rules will benefit retailers, not consumers

Big national retailers will capture all the financial benefits from proposed reductions in swipe fees, while consumers will be left with fewer benefits programs and less secure transactions.

By [Rob Nichols](#), [Jim Nussle](#) and [Rebeca Romero Rainey](#)

May 6



REGULATION AND COMPLIANCE

The CFPB: A regulator gone rogue

"An unelected federal regulator is seeking to shortcut the traditional regulatory process," writes ABA Chief Executive Rob Nichols.

By [Rob Nichols](#)

April 26



DIGITAL PAYMENTS

The Fed needs to close backdoor to its payment rails

Some bank regulators are allowing companies that offer digital currencies to apply for a charter, potentially giving them a path to the Federal Reserve system without proper oversight.

By [Rob Nichols](#)

March 11



DIGITAL PAYMENTS

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By Rob Nichols

March 3



CRA

Fintechs that get bank charters should be subject to CRA. Period.

Several financial tech companies that applied to become national banks are seeking exemptions from many provisions of the Community Reinvestment Act. A consumer advocacy group and the American Bankers Association say the OCC mustn't allow this.

By [Rob Nichols](#) and [Jesse Van Tol](#)

January 29



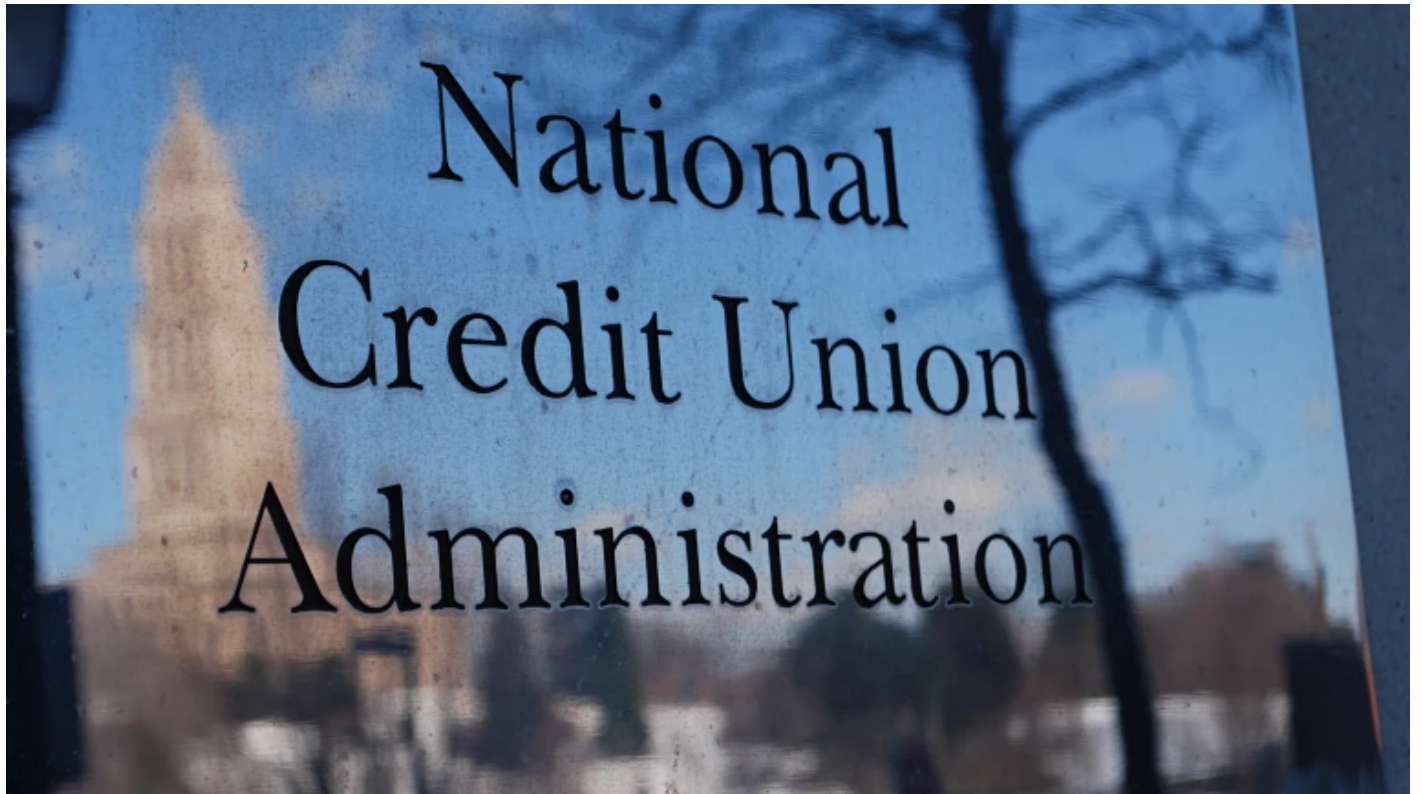
CRA

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By [Rob Nichols](#) and [Jesse Van Tol](#)

January 13



CREDIT UNIONS

NCUA capital plan prioritizes investors over consumers

The regulator is expected to finalize a rule this week allowing credit unions to issue subordinated debt to outside institutional investors. That's bad public policy, the American Bankers Association writes.

By [Rob Nichols](#)

December 16



DEPOSITS

Brokered deposit law is woefully outdated

As more consumers do business online, some deposits are being unfairly categorized as brokered, inviting burdensome regulatory scrutiny.

By [Rob Nichols](#)

August 7



CREDIT UNIONS

NCUA's low-income designation hurts service members

A decision that expands the low-income definition to all active-duty military personnel will only enable large credit unions to push out smaller competitors, removing choice for people in the military.

By [Rob Nichols](#) and [Steven J. Lepper](#)

June 18



HOUSING MARKETS

Let's get housing reform right this time

As lawmakers tackle Fannie Mae and Freddie Mac, any revamp must lessen risk to the mortgage system and U.S. taxpayers.

By [Robert D. Broeksmit](#) and [Rob Nichols](#)

October 21



REGULATORY RELIEF

It's not just banks with a stake in achieving regulatory relief

There is a great opportunity this year to show the world that Congress can still pass bipartisan, common-sense legislation that helps lift the U.S. economy.

By [Rob Nichols](#)

June 7

BANK TECHNOLOGY

Banks Should Be Optimistic About Their Fintech Future

Contrary to doom-and-gloom attitudes of some about banks' ability to compete for millennials' business, the industry will build on its history of innovation to meet the technology needs of future customers.

By [Rob Nichols](#)

June 22

BANK TECHNOLOGY

Bank or No Bank, Fintech Must Be Regulated

Banks are enthusiastic about innovation that involves both traditional institutions and nonbanks, but a more cohesive regulatory landscape is needed for cooperation between banks and fintech to grow even more.

By [Rob Nichols](#)

February 18

23RD ANNUAL THE MOST POWERFUL WOMEN IN BANKING

Meet The Most Powerful Women in Banking 2025, our annual ranking of the executives at the pinnacle of the industry.

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