

Joseph E. Silvia

Chicago, IL

📞 312.456.3659

📠 312.939.5617

✉️ jsilvia@howardandhoward.com



“I advise my clients on mergers, acquisitions, strategic transactions, financial institution regulation, and compliance.”

Joe advises financial institutions and corporate clients on general corporate matters, mergers, acquisitions, strategic transactions, private equity and venture capital investments, and banking and financial services regulation. This includes state and federal regulation with respect to licensing, retail banking, consumer credit, cannabis, anti-money laundering and OFAC compliance, payments, vendor management, money transmission, blockchain, and digital currencies.

Business & Corporate	<ul style="list-style-type: none">• Financial Institutions• Mergers & Acquisitions
---------------------------------	---

Joe advises clients and writes and speaks to industry groups on topics related to the corporate activities and supervision of financial institutions, including:

- Mergers and acquisitions
- Private equity and venture capital
- Bank Secrecy Act and anti-money laundering requirements
- Regulatory applications and approvals
- Control determinations under the Bank Holding Company Act
- Affiliate transactions
- Vendor management
- Cannabis

- Compliance

Prior to joining Howard & Howard, Joe practiced in the Chicago offices of other large law firms. He previously served as counsel to the Federal Reserve Bank of Chicago, where he focused on bank, bank holding company, and savings and loan holding company supervision and regulation, as well as consumer finance and compliance matters.

Earlier in his career, Joe advised mortgage companies and other financial institutions on an array of regulatory and corporate matters. He gained substantial experience with consumer finance regulatory and transactional matters, including the alphabet soup of mortgage and consumer finance statutes and regulations. Joe was also a senior public policy specialist with the Mortgage Bankers Association.

Joe is an adjunct professor at Chicago-Kent College of Law where he teaches a Consumer Banking Law course.

Education

- The George Washington University Law School, 2010
 - LL.M., International and Comparative Law
- Illinois Institute of Technology, Chicago-Kent College of Law, 2007
 - J.D.
 - LL.M., Financial Services Law
- Miami University, 2004
 - B.A., History

Memberships

- Illinois Institute of Technology, Chicago-Kent College of Law
 - Institute for Compliance, Advisory Board Member
- American Bar Association
 - Business Law Section
 - Banking Law Committee
 - Regional and Community Banks Subcommittee, former Chair
 - Enforcement, Insider Liability, and Troubled Banks Subcommittee, Vice Chair
 - Mergers and Acquisitions Committee
 - Consumer Financial Services Committee
- Federal Reserve Bank of Chicago
 - Working Group on Financial Markets
- *Law360*
 - Banking Editorial Advisory, Board Member, 2016

Admissions

- Illinois, 2011
- Virginia, 2007 (Inactive)