

AARON D. KLEIN

PROFESSIONAL EXPERIENCE

BROOKINGS INSTITUTION

Senior Fellow: 2021 – Current. Fellow: 2016-2020.

- Research, write, publish, and speak on a wide variety of topics, including financial regulation, macro-economics, and infrastructure policy.
- Establish and manage the financial regulatory policy section of the Center on Regulation and Markets, soliciting and publishing topical thoughts on financial regulation from leading experts across the ideological spectrum.
- Organize and execute major public events featuring policy makers and thought leaders on key topics to inform the public and bend the arc of policy thought.

THE WHARTON SCHOOL, UNIVERSITY OF PENNSYLVANIA

Visiting Lecturer: Spring 2022

- Co-taught LGST 243-001: Other People's Money: The Law, Politics, and History of Financial Institutions

BIPARTISAN POLICY CENTER

Director, Financial Regulatory Reform Initiative: 2012 – 2016

- Manage a project with a budget over \$1 million per year with a team of full time analysts, consultants and policy experts in analyzing the success and failures of the Dodd-Frank Wall Street Reform and Consumer Protection Act.
- Publish reports, op-eds, and blog posts containing policy analysis and political insight regarding key issues in financial reform, economic policy, infrastructure finance, and other topics.
- Lead efforts to cultivate donor support for the Initiative through a successful development strategy, garnering more than \$1 million per year in corporate and foundation support.

CEO ADKLEIN CONSULTING 2013 – PRESENT

- Founded sole-proprietor economic consulting, advisory, and public speaking firm.

U.S. DEPARTMENT OF THE TREASURY

DEPUTY ASSISTANT SECRETARY, ECONOMIC POLICY, POLICY COORDINATION: 2009 – 2012

- As a leading member of Treasury's financial regulatory reform team, played a key role in drafting and enacting legislation that formed the basis of the Dodd-Frank Act.
- Led Treasury's efforts to develop policy on covered bonds and the Federal Home Loan Bank System, while working on Treasury's housing finance reform.
- Led development of the Treasury Department's infrastructure policy, including the National Infrastructure Bank and Amtrak debt restructuring. Represented the Department's views in senior-level inter-agency discussions on infrastructure; crafted and managed the issuance of two Treasury-CEA Reports to the President on the Economic Impact of Infrastructure Investment.
- As the Treasury Department's point person for Native American issues, oversaw the overhaul of federal processes governing the taxation of tribes, resulting in the issuance of the first new Revenue Procedure Guidance for implementation of the General Welfare Exclusion for Tribal governments in over two decades. Carried out multiple successful Tribal consultations, testified before Congress, liaised with the White House, tribes, and other agencies to implement the Administration's tribal agenda.
- Represented Treasury on multiple interagency taskforces, including the President's Task Force on Travel and Tourism, President's Task Force on Ports, and the Committee on Maritime Transportation Systems.

U.S. SENATE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS

CHIEF ECONOMIST AND PROFESSIONAL STAFF MEMBER: 2001 – 2009

- Served as Chief Economic Advisor to Chairmen Dodd (2006-2009) and Sarbanes (2001-2006) with primary jurisdictional oversight of the Federal Reserve, U.S. Treasury Department, bank and financial market regulators and the Department of Transportation (public transit).
- Coordinated and shaped Senate Leadership's message on such issues as: monetary policy, exchange rate policy, macro-economic issues, infrastructure policy (including the national infrastructure bank), financial literacy, and predatory lending.
- Drafted legislation and policy statements, organized hearings, and served as the Committee's liaison to relevant Administration officials, regulatory, consumer, and industry constituents.
- Represented Chairmen's position on relevant issues to Senate Leadership, and Committees on Finance, Budget, Appropriations, Commerce, and Health, Education, Labor and Pensions.

SELECT LEGISLATIVE ACCOMPLISHMENTS

DODD-FRANK ACT (2010)

- On behalf of Treasury and the White House, advised and drafted key provisions within the legislation, including regulation of financial institutions, consumer protection and credit rating agencies.

EMERGENCY ECONOMIC STABILIZATION ACT (2008 AKA TARP)

- Drafted and negotiated with the White House, Treasury, and the House of Representatives authority for the Treasury Department to establish the Office of Financial Stability and implement the Troubled Assets Relief Program.

HOUSING AND ECONOMIC RECOVERY ACT (2008)

- Formulated economic structure for the Hope for Homeowners Program, to assist up to 1.7 million homeowners to avoid foreclosure with federal assistance in a budgetary neutral program.

PUBLIC TRANSPORTATION ACT OF 2005 (SAFETEA)

- Developed and negotiated federal transit law funding formulas and discretionary programs. Primary responsibility for all formulas, and several new programs, including Tribal Transit.

EDUCATION

PRINCETON UNIVERSITY: SCHOOL OF PUBLIC AND INTERNATIONAL AFFAIRS

- MPA – ECONOMICS AND PUBLIC FINANCE – 2000.

DARTMOUTH COLLEGE

- AB – MATHEMATICS AND SOCIAL SCIENCE, ECONOMICS (MINOR) *HIGHEST HONORS* – 1998.

PUBLICATIONS

Books

- *Understanding FinTech and Banking Law: A Practical Guide*, with Jim Siron and Katie Wechsler et al. Thomson Reuters, 2014 (second edition December 2015).
- *The Digital Financial Revolution in China*, Brookings Institution Press, 2022 (author of chapter 3, China's Payment Reform and Its Implication for Other Countries).

Academic Publications

- “Credit, crises, and infrastructure: The differing fates of large and small businesses” with Todd H. Baker and Kathryn Judge, Boston University Law Review, Volume 102(4), May 2022 (<https://www.bu.edu/bulawreview/files/2022/05/BAKER-JUDGE-KLEIN.pdf>)
- “Incorporating Macroprudential Financial Regulation into Monetary Policy” Yale Journal of Financial Stability, Volume 1(4), 2019 (<https://elischolar.library.yale.edu/journal-of-financial-crises/vol1/iss4/1>)

- “Setting the scales: Dodd-Frank’s balancing act on big banks” Vanderbilt Law Review, October 7, 2017 (<https://s3.amazonaws.com/vu-wp0/wp-content/uploads/sites/89/2017/10/14160429/Setting-the-Scales-Dodd-Franks-Balancing-Act-on-Big-Banks.pdf>)
- “The impact of the Dodd-Frank Act on financial stability and economic growth” with Justin Schardin, and Martin Neil Baily, Russell Sage Foundation Journal of the Social Sciences, January 11, 2017 (<https://www.rsfjournal.org/doi/full/10.7758/RSF.2017.3.1.02>)
- “Data Without Variables” with Joel Levine, James Mathews, Journal of Mathematical Sociology, Volume 23(3), 2001

Papers

- “The Brookings Sanction Tracker” with Norman Eisen, Mario Picon, Robin J. Lewis, Lilly Blumenthal, Scott Johnston, and Charlie Loudon, The Brookings Institution, April 29, 2022 (<https://www.brookings.edu/research/the-brookings-sanctions-tracker/>)
- “Who should regulate: Chairs or majorities of the board” The Brookings Institution, January 6, 2022 (<https://www.brookings.edu/research/who-should-regulate-chairs-or-majorities-of-the-board/>)
- “U.S.-China technology competition: A Brookings Global China Interview” with Ryan Hass, Patricia M. Kim, Emilie Kimball, Jessica Brandt, David Dollar, Cameron F. Kerry, Joshua P. Meltzer, Chris Meserole, Amy J. Nelson, Pavneet Singh, Melanie W. Sissson, and Thomas Wright, The Brookings Institution, December 23, 2021 (<https://www.brookings.edu/essay/u-s-china-technology-competition/>)
- “China’s payments u-turn: Government over technology” The Brookings Institution, November 29, 2021 (<https://www.brookings.edu/research/chinas-payments-u-turn-government-over-technology/>)
- “Can fintech improve health?” The Brookings Institution, September 24, 2021 (<https://www.brookings.edu/research/can-fintech-improve-health/>)
- “Explaining the economic impact of COVID-19: Core industries and the Hispanic workforce” with Ember Smith, Brookings Mountain West, February 4, 2021 (https://digitalscholarship.unlv.edu/cgi/viewcontent.cgi?article=1001&context=brookings_polic_ybriefs_reports)
- “3 steps to improve anti-money laundering regulation” The Brookings Institution, December 9, 2020 (<https://www.brookings.edu/research/3-steps-to-improve-anti-money-laundering-regulation/>)
- “How to fix the Covid stimulus payment problem: Accounts, information, and infrastructure” Just Money, August 19, 2020 (<https://justmoney.org/a-klein-how-to-fix-the-covid-stimulus-payment-problem-accounts-information-and-infrastructure/>)
- “Reducing bias in AI-based financial services” The Brookings Institution, July 10, 2020 (<https://www.brookings.edu/research/reducing-bias-in-ai-based-financial-services/>)
- “Losing sight of workers in protecting paychecks” The Brookings Institution, June 5, 2020 (<https://www.brookings.edu/opinions/losing-sight-of-workers-in-protecting-paychecks/>)
- “China’s digital payments revolution” The Brookings Institution, April, 2020 (<https://www.brookings.edu/research/chinas-digital-payments-revolution/>)

- “Improving the equity impact of the Fed’s municipal lending facility” with Camille Busette, The Brookings Institution, April 14, 2020 (<https://www.brookings.edu/research/a-chance-to-improve-the-equity-impact-of-the-feds-municipal-lending-facility/>)
- “The impact of the coronavirus on mortgage refinancings” with Laurie Goodman, The Brookings Institution, April 13, 2020 (<https://www.brookings.edu/research/the-impact-of-the-coronavirus-on-mortgage-refinancings/>)
- “Anti-money laundering rules: An emergency assistance roadblock” with Staci Warden, The Brookings Institution, April 8, 2020 (<https://www.brookings.edu/opinions/anti-money-laundering-rules-an-emergency-assistance-roadblock/>)
- “70 million people can’t afford to wait for their stimulus funds to come in a paper check” The Brookings Institution, March 31, 2020 (<https://www.brookings.edu/opinions/70-million-people-cant-afford-to-wait-months-for-their-stimulus-to-come-in-a-paper-check/>)
- “Why bank regulators should make their secret ratings public” The Brookings Institution, February 27, 2020 (<https://www.brookings.edu/research/why-bank-regulators-should-make-their-secret-ratings-public/>)
- “Is cash still king? Reviewing the rise of mobile payments” The Brookings Institution, January 30, 2020 (<https://www.brookings.edu/blog/up-front/2020/01/30/is-cash-still-king-reviewing-the-rise-of-mobile-payments/>)
- “Is China’s new payment system the future?” The Brookings Institution, June 16, 2019 (<https://www.brookings.edu/research/is-chinas-new-payment-system-the-future/>)
- “FinTech and the New Financial Landscape” with Itay Goldstein and Julapa Jagtiani, Banking Perspectives, First Quarter 2019 (<https://www.bankingperspectives.com/fintech-and-the-new-financial-landscape/>)
- “Credit denial in the age of AI” The Brookings Institution, April 11, 2019 (<https://www.brookings.edu/research/credit-denial-in-the-age-of-ai/>)
- “Real-time payments can help combat inequality” Spotlight on Poverty & Opportunity, March 5, 2019 (<https://spotlightonpoverty.org/spotlight-exclusives/real-time-payments-can-help-combat-inequality/>)
- “Implementing a real time payment system” The Brookings Institution, December 14, 2018 (https://www.federalreserve.gov/SECRS/2018/December/20181221/OP-1625/OP-1625_121418_133277_428769914666_1.pdf)
- “Four ways to make wiser infrastructure investments” The Brookings Institution, July 25, 2018 (<https://www.brookings.edu/research/four-ways-to-make-wiser-infrastructure-investments/>)
- “Why the Supreme Court’s decision in Ohio v. AmEx will fatten the wealthy’s wallet (at the expense of the middle class)” The Brookings Institution, June 25, 2018 (<https://www.brookings.edu/research/ohio-v-amex/>)
- “No, Dodd-Frank was neither repealed nor gutted. Here’s what really happened” The Brookings Institution, May 25, 2018 (<https://www.brookings.edu/research/no-dodd-frank-was-neither-repealed-nor-gutted-heres-what-really-happened/>)
- “How new technologies can enhance anti-money laundering efforts and provide financial access” with Michael Barr and Karen Gifford, The Brookings Institution, April 17, 2018 (<https://www.brookings.edu/research/how-new-technologies-can-enhance-anti-money-laundering-efforts-and-provide-financial-access/>)
- “Bipartisanship in banking is back” The Brookings Institution, March 4, 2018 (<https://www.brookings.edu/research/bipartisanship-in-banking-is-back/>)

- “Brookings experts on Trump’s first State of the Union” The Brookings Institution, February 1, 2018 (<https://www.brookings.edu/research/brookings-experts-on-trumps-first-state-of-the-union/>)
- “CFPB’s retreat from collecting mortgage data should sound alarm bells” with Makada Henry-Nickie, The Brookings Institution, January 23, 2018 (<https://www.brookings.edu/research/cfpbs-retreat-from-collecting-mortgage-data-should-sound-alarm-bells/>)
- “As leadership shifts, what to watch for at the CFPB” with Makada Henry-Nickie, The Brookings Institution, December 18, 2017 (<https://www.brookings.edu/research/as-leadership-shifts-what-to-watch-for-at-the-cfpb/>)
- “Biggest financial regulation stories of 2017, and what to watch in 2018” The Brookings Institution, December 14, 2017 (<https://www.brookings.edu/research/biggest-financial-regulation-stories-of-2017-and-what-to-watch-in-2018/>)
- “How the Fed can help families living paycheck to paycheck” The Brookings Institution, November 22, 2017 (<https://www.brookings.edu/author/aaron-klein/?type=research>)
- “How to end the practice of anonymously held corporations, one year post-Panama Papers” The Brookings Institution, March 27, 2017 (<https://www.brookings.edu/research/how-to-end-the-practice-of-anonymously-held-corporations-one-year-post-panama-papers/>)
- “Curing Community Blight: A Cost-Benefit Analysis of Clearboarding versus Plywood to Secure Vacant and Abandoned Properties” February, 2017 (http://www.communityblightsolutions.com/files/CBS_White_Paper2_2017.pdf).
- “CFPB’s retreat from collecting mortgage data should sound alarm bells” with Makada Henry-Nickie, The Brookings Institution, January 23, 2017 (<https://www.brookings.edu/research/cfpbs-retreat-from-collecting-mortgage-data-should-sound-alarm-bells/>)
- “Understanding the True Costs of Abandoned Properties: How Maintenance Can Make a Difference” January, 2017 (http://www.communityblightsolutions.com/files/CBS_White_Paper_2017.pdf).
- “Time to fix our crumbling infrastructure” The Brookings Institution, October 6, 2016 (<https://www.brookings.edu/research/time-to-fix-our-crumbling-infrastructure/>)
- “Understanding non-prime borrowers and the need to regulate small dollar and “payday” loans”, The Brookings Institution, May 2016. (<https://www.brookings.edu/research/understanding-non-prime-borrowers-and-the-need-to-regulate-small-dollar-and-payday-loans/>)
- “Four Questions to Ask Before Breaking Up Big Banks” Presented at the Federal Reserve Bank of Minneapolis, April 2016 (<http://www.brookings.edu/blogs/up-front/posts/2016/04/04-four-questions-to-ask-before-breaking-up-banks-klein>)
- “The Business of Insurance and Banking: Understanding Two Different Industries”, Bipartisan Policy Center’s Insurance Task Force*, September 2015. (<http://bipartisanpolicy.org/wp-content/uploads/2015/09/BPC-Banking-Insurance-Primer.pdf>) *note that all papers authored by Bipartisan Policy Center Task Forces have various authors. As Project Director, I oversaw the drafting and review of all papers.
- “Decline in U.S. Shipbuilding Industry: A Cautionary Tale of Foreign Subsidies Destroying U.S. Jobs”, Partnership for Open and Fair Skies, July, 2015. (<http://www.openandfairskies.com/wp-content/uploads/2015/07/Cautionary-Tale-Foreign-Subsidies-Destroying-U.S.-Jobs.pdf>)
- “A Proposal for Financing U.S. Transportation Infrastructure in the Twenty-First Century” with Roger Altman and Alan Krueger, The Hamilton Project, May 2015.

(http://www.hamiltonproject.org/assets/files/altman_financing_transportation_infrastructure_21st_century.pdf)

- “FSOC Reform: An Overview of Recent Proposals” with Justin Schardin, The Bipartisan Policy Center’s Financial and Regulatory Reform Initiative, January 2015. (<http://bipartisanpolicy.org/wp-content/uploads/2015/01/FSOC-Reform-An-Overview-March-2015.pdf>)
- “Responding to Systemic Risk: Restoring the Balance”, Bipartisan Policy Center’s Systemic Risk Task Force, September 2014. (<http://bipartisanpolicy.org/wp-content/uploads/sites/default/files/BPC%20Responding%20to%20Systemic%20Risk.pdf>)
- “Dodd-Frank’s Missed Opportunity: A Road Map for a More Effective Regulatory Architecture”, Bipartisan Policy Center’s Regulatory Architecture Task Force, April 2014. (<http://bipartisanpolicy.org/wp-content/uploads/sites/default/files/BPC%20Dodd-Frank%20Missed%20Opportunity.pdf>)
- “A Better Path Forward on the Volcker Rule and the Lincoln Amendment”, Bipartisan Policy Center’s Capital Markets Task Force, October 2013. (http://bipartisanpolicy.org/wp-content/uploads/sites/default/files/A%20Better%20Path%20Forward%20on%20the%20Volcker%20Rule%20and%20the%20Lincoln%20Amendment_Final.pdf)
- “The Consumer Financial Protection Bureau: Measuring the Progress of a New Agency”, Bipartisan Policy Center’s Consumer Protection Task Force, September 2013. (<http://bipartisanpolicy.org/wp-content/uploads/sites/default/files/BPC%20Consumer%20Financial%20Protection%20Bureau%20Report.pdf>)
- “Time for Change: Modernizing to the Dollar Coin Saves Taxpayers Billions”, The Dollar Coin Alliance, July 2013. (<http://www.dollarcoinalliance.org/wp-content/uploads/2013/07/TimeForChange.pdf>)
- “Too Big to Fail: The Path to a Solution”, Bipartisan Policy Center’s Failure Resolution Task Force, May 2013. (<http://bipartisanpolicy.org/wp-content/uploads/sites/default/files/TooBigToFail.pdf>)
- “Promoting Financial Stability and Economic Growth” with Martin Neil Baily and Phillip Swagel, Bipartisan Policy Center, October 2012. (<http://bipartisanpolicy.org/library/promoting-financial-stability-and-economic-growth-introduction-bipartisan-policy/>)
- “A New Economic Analysis of Infrastructure Investment”, The U.S. Department of the Treasury with the Council of Economic Advisors, March 2012. Note: all papers from Treasury Department were with many other authors. (<https://www.treasury.gov/resource-center/economic-policy/Documents/20120323InfrastructureReport.pdf>)
- “Reforming America’s Housing Finance Market: A Report to Congress” The U.S. Department of the Treasury and The U.S. Department of Housing and Urban Development, February, 2011 (<https://www.treasury.gov/initiatives/Documents/Reforming%20America's%20Housing%20Finance%20Market.pdf>)
- “An Economic Analysis of Infrastructure Investment”, The U.S. Department of the Treasury with the Council of Economic Advisors, October 2010. (https://www.treasury.gov/resource-center/economic-policy/Documents/infrastructure_investment_report.pdf)
- “Financial Regulatory Reform: A New Foundation”, The U.S. Department of the Treasury, June 2009. (https://www.treasury.gov/initiatives/Documents/FinalReport_web.pdf)

Opinion-Editorials and View Points Published

- “Economic warfare is hurting Russia. But it’s risky for the U.S. too.” with Norman Eisen, *Washington Post*, March 2, 2022 (<https://www.washingtonpost.com/outlook/2022/03/02/swift-sanctions-russia-united-states/>)
- “Overdraft Fees are Big Money for Small Banks” *Politico*, June 24, 2021 (<https://www.politico.com/news/agenda/2021/06/24/bank-overdrafts-big-business-small-banks-495688>)
- “Republicans face a defining question on infrastructure” *CNN*, May 14, 2021 (<https://www.cnn.com/2021/05/14/opinions/republicans-face-a-defining-question-on-infrastructure/index.html>)
- “Universal bank accounts necessary for families to bank on Child Tax Credit” with Myrto Karaflos, The Brookings Institution, April 29, 2021 (<https://www.brookings.edu/opinions/universal-bank-accounts-necessary-for-families-to-bank-on-child-tax-credit/>)
- “A few small banks have become overdraft giants” The Brookings Institution, March 1, 2021 (<https://www.brookings.edu/opinions/a-few-small-banks-have-become-overdraft-giants/>)
- “Top 5 financial regulatory priorities for the Biden administration” The Brookings Institution, November 9, 2020 (<https://www.brookings.edu/opinions/top-5-financial-regulatory-priorities-for-the-biden-administration/>)
- “COVID-19 second stimulus package standoff highlights Trump’s flawed economic agenda” with Brian Katulis, *NBC News*, August 6, 2020 (<https://www.nbcnews.com/think/opinion/covid-19-second-stimulus-package-standoff-highlights-trump-s-flawed-ncna1235959>)
- “Want your next stimulus check faster? Congress needs to change just one line of law” *Barrons*, July 25, 2020 (<https://www.barrons.com/articles/want-your-next-stimulus-check-faster-congress-needs-to-change-just-one-line-of-law-51595614654>)
- “Stimulus checks need to arrive faster so Americans can get all the coronavirus money Washington has promised” with Francis X. Suarez and Bibi Hidalgo, *MarketWatch*, April 28, 2020 (<https://www.marketwatch.com/story/stimulus-checks-need-to-arrive-faster-so-americans-can-get-all-the-coronavirus-money-washington-has-promised-2020-04-27?mod=economy-politics>)
- “The Small Business Relief Program is Still Broken” *Politico*, April 27, 2020 (<https://www.politico.com/news/agenda/2020/04/27/small-business-relief-206960>)
- “A Big Problem for the Coronavirus Economy: The Internet Doesn’t Take Cash” *Barron’s*, March 25, 2020 (<https://www.barrons.com/articles/a-big-problem-for-the-coronavirus-economy-the-internet-doesnt-take-cash-51585149759>)
- “We shouldn’t have to wait for FedNow to have faster payments” with George Selgin, *American Banker*, February 28, 2020 (<https://www.americanbanker.com/opinion/we-shouldnt-have-to-wait-for-fednow-to-have-faster-payments>)
- “How credit card companies reward the rich and punish the rest of us” *Los Angeles Times*, December 20, 2019 (<https://www.latimes.com/opinion/story/2019-12-20/opinion-how-credit-card-companies-reward-the-rich-and-punish-the-rest-of-us>)
- “Not All Robots Take Your Job, Some Become Your Co-worker” *Real Clear Markets*, October 30, 2019

(https://www.realclearmarkets.com/articles/2019/10/30/robots_dont_take_your_job_they_become_your_co-worker_103962.html)

- “Congress Wants to Tax Stock Trades. Investors Shouldn’t Fret.” *Barron’s*, June 9, 2019 (<https://www.barrons.com/articles/congress-wants-to-tax-stock-trades-investors-shouldnt-fret-51560085200>)
- “Bill Clinton cut infrastructure deals while under investigation. Why can’t Trump?” *Los Angeles Times*, May 29, 2019 (<https://www.latimes.com/opinion/op-ed/la-oe-klein-infrastructure-week-trump-mulvaney-20190529-story.html>)
- “To Reform the Credit Card Industry, Start With Credit Scores” with Lisa Servon, *Washington Post*, May 17, 2019 (https://www.washingtonpost.com/opinions/2019/05/17/reform-credit-card-industry-start-with-credit-scores/?noredirect=on&utm_term=.cfda3dfab9ac)
- “Cannabis: The New Green That’s Filling State Coffers” *Real Clear Markets*, May 1, 2019 (https://www.realclearmarkets.com/articles/2019/05/01/cannabis_the_new_green_thats_filling_state_coffers_103720.html)
- “Cannabis industry must be unshackled” *Las Vegas Sun*, May 01, 2019 (<https://lasvegassun.com/news/2019/may/01/cannabis-industry-must-be-unshackled/>)
- “The banking conundrum facing cannabis-related businesses” *Health Europa Quarterly*, April 2019 (<https://www.healtheuropa.eu/banking-cannabis-related-businesses/91295/>)
- “Banks don’t want to work with marijuana companies. It’s time for that to change” with John Hudak, CNN Business, March 14, 2019 (<https://www.cnn.com/2019/03/14/perspectives/cannabis-businesses-banking/index.html>)
- “An easy fix could give the marijuana industry access to banking” *Los Angeles Times*, January 30, 2019 (<https://www.latimes.com/opinion/op-ed/la-oe-klein-marijuana-banking-20190130-story.html>)
- “Bank-like credit unions should follow bank rules” *American Banker*, June 25, 2018 (<https://www.americanbanker.com/opinion/banklike-credit-unions-should-follow-bank-rules>)
- “Banking regulations create mess for marijuana industry, banks, and law enforcement” *The Oregonian*, April 20, 2018 (https://www.oregonlive.com/opinion/2018/04/banking_regulations_create_mes.html)
- “Legal marijuana businesses deserve better than to be treated as potentially criminal enterprises” *NBCNews.com*, April 20, 2018 (<https://www.nbcnews.com/think/opinion/legal-marijuana-businesses-deserve-better-be-treated-potentially-criminal-enterprises-ncna867816>)
- “The hidden danger of slow payment systems for middle-class families” *Biden Forum*, March 28, 2018 (<https://bidenforum.org/hidden-danger-slow-payment-systems-middle-class-families-a934be2691a0>)
- “America’s poor subsidize wealthier consumers in a vicious income inequality cycle” *NBCNews.com*, February 6, 2018 (<https://www.nbcnews.com/think/opinion/america-s-poor-subsidize-wealthier-consumers-vicious-income-inequality-cycle-ncna845091>)
- “The real problem with credit reports is the astounding number of errors” *CNBC.com*, September 28, 2017 (<https://www.cnbc.com/2017/09/27/the-real-problem-with-credit-reports-is-the-astounding-number-of-errors-equifax-commentary.html>)
- “‘Everyone’ is the wrong way to define CU members” *American Banker*, July 12, 2017 (<https://www.americanbanker.com/opinion/everyone-is-the-wrong-way-to-define-cu-members?feed=00000158-080c-dbde-abfc-3e7d1bf30000>)

- “How the Financial Choice Act Hurts Americans” *Fortune*, June 7, 2017 (<http://fortune.com/2017/06/07/financial-choice-act/>)
- “State incorporation laws: Good for crooks, bad for banks” *American Banker*, April 10, 2017 (<https://www.americanbanker.com/opinion/state-incorporation-laws-good-for-crooks-bad-for-banks?feed=00000158-080c-dbde-abfc-3e7d1bf30000>)
- “How Fintech Can Take Off Without Getting Hampered By Regulations” with Brian Knight, *Fortune*, February 9, 2017 (<http://fortune.com/2017/02/09/fintech-banking-regulations/>)
- “Will Trump’s Hiring Freeze Test Financial Regulators’ Independence?” *Real Clear Markets*, January 18, 2017 (https://www.realclearmarkets.com/articles/2017/01/18/will_trumps_hiring_freeze_test_financial_regulators_independence_102505.html)
- “Risk Weights or Leverage Ratio? We Need Both” *American Banker*, December 22, 2016 (<https://www.americanbanker.com/opinion/risk-weights-or-leverage-ratio-we-need-both>)
- “Adapting Regulation for the FinTech World” *The Regulatory Review*, December 4, 2016 (<https://www.theregreview.org/2016/12/05/klein-adapting-regulation-fintech-world/>)
- “The future of financial reform under President Trump” *Bloomberg*, November 15, 2016 (<https://about.bgov.com/blog/future-financial-reform-trump/>)
- “A Dangerous New Chapter In ‘Too Big To Fail’” *Real Clear Markets*, November 1, 2016 (https://www.realclearmarkets.com/articles/2016/11/01/a_dangerous_new_chapter_in_too_big_to_fail_102406.html)
- “Why don’t checks clear instantly? Ask the Fed.” *Politico*, September 29, 2016 (<https://www.politico.com/agenda/story/2016/09/financial-technology-payment-transactions-federal-reserve-000209>)
- “The Coming “FinTech” Revolution” *Democracy*, September 20, 2016 (<https://democracyjournal.org/magazine/42/the-coming-fintech-revolution/>)
- “Here’s Why Donald Trump’s Plan to Build a Wall Is Bogus” *Fortune*, September 1, 2016 (<http://fortune.com/2016/09/01/donald-trump-mexico-wall-2/>)
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Affiliations and External Activities:

Klein serves as an external economist for the National Homebuyers Fund, and assists the Native American Finance Officers Association. He provides expert analysis for several groups, including Gerson Lerhman Group, AlphaSights, Raymond James, Susequhana Investment Group, and Guidepoint. He is an expert witness. He serves in an unpaid capacity on advisory boards for the Center for New American Security, Plaid, and JPMorgan Chase. He previously served as an economist for the Dollar Coin Alliance, a consultant for American Continental Group Analytics, co-editor of Thompson Reuters FinTech Law Review.