



3-1-2024

Contents

North Carolina Banking Institute

Follow this and additional works at: <https://scholarship.law.unc.edu/ncbi>



Part of the [Law Commons](#)

Recommended Citation

North Carolina Banking Institute, *Contents*, 28 N.C. BANKING INST. (2024).

Available at: <https://scholarship.law.unc.edu/ncbi/vol28/iss1/1>

This Front Matter is brought to you for free and open access by Carolina Law Scholarship Repository. It has been accepted for inclusion in North Carolina Banking Institute by an authorized editor of Carolina Law Scholarship Repository. For more information, please contact law_repository@unc.edu.

North Carolina Banking Institute

VOLUME 28

MARCH 2024

CONTENTS

ARTICLES & REMARKS

Yelling “Fire” in the Financial Theater: Bank Runs in the Social Media Age and the Threat to Financial Stability*ERIC J. SPITLER* 1

The Federal Home Loan Banks Approach 100: Evolution from Housing Lender to Liquidity Provider *WILLIAM C. HANDORF*
REGINALD T. O’SHIELDS
& *TYLER HOLT* 45

The Role of the FTC in the Payment Card Industry—An Examination of Regulatory Shortcomings and Suggestions for Improvement.....*STEVEN M. CONSTANTIN* 79

NOTES & COMMENTS

I. DEBATING BANKING REGULATION

Looking Forward: Potential Major Questions Limits on the CFPB’s Power to Regulate Open Banking*MATTHEW W. SINGLETON* 129

A Safer Direction for Cannabis Banking: A Critical Analysis and Proposal to Improve the SAFER Banking Act.....*NOAH D. LIPSHIE* 165

II. REGULATION OF CONSUMER FINANCIAL PRODUCTS

Setting Reasonable and Proportional Credit Card Late Fees: Easier Said Than Done *SETH W. BERGER* 203

Unfair, Deceptive, and Abusive: Prison Release Cards and the Protection of Captive Consumers*SUNNY K. FROTHINGHAM* 227

Borrowed Health, Rising Debt: The Need for Heightened Consumer Protection for Medical Credit Cards..... *APARNA KONDE* 269

Reducing the Negativity in Negative Option Marketing: The FTC’s Amendment to the Negative Option Rule*DHANYA S. MADUGALLE* 301

III. FINANCIAL INSTITUTION REPARATIONS

Reckoning with History’s Impact: Financial Institutions and Reparations for American Enslavement*HARSEERAT DHILLON* 335

IV. FINANCIAL CRISIS BEFORE AND AFTER

Commercial Real Estate Post-COVID-19: How Empty Offices Threaten
Small Banks.....*MARIA COLOMBO* 373

Reforming FDIC Coverage Limits: The Deposit Insurance
Cap.....*MACY T. COPE* 399

V. FINANCE AND TECHNOLOGY

TikTok: Is it Time to Regulate “Finfluencer” Investment Advice on
Social Media? *SPENCER B. ARROWOOD* 429

A Disruptive Ripple in the SEC’s Regulation of
Crypto Assets.....*JACOB G. STANLEY* 467

VI. NORTH CAROLINA INVESTMENT REGULATION

North Carolina’s Anti-ESG Statute and the State Treasurer’s Fiduciary
Duty *MADELEINE G. CLAHANE* 503

Private Equity Investment and the Corporate Practice of Medicine in
North Carolina *WRIGHT W. CRAWFORD* 527