

Julie Hill

Julie A. Hill is the Vice Dean and Alton C. and Cecile Cunningham Craig Professor of Law at the University of Alabama. As Vice Dean, Professor Hill oversees academic affairs, admissions, clinical programs, continuing legal education, faculty research, graduate law programs, interdisciplinary studies, international student programs, legal writing, public interest programs, and student affairs. She previously directed the Cayman Islands study abroad program.

In addition to being an administrator, Professor Hill is a teacher and a scholar. She has a national reputation as a banking and commercial law expert. Her recent writing exploring unwritten rules in banking regulation has appeared in the *Iowa Law Review*, the *Yale Journal on Regulation*, the *Boston University Law Review*, and the *Georgia Law Review*. She was previously a faculty member at the University of Houston Law Center. In Fall 2022, she taught banking law at the University of Wyoming College of Law.

Professor Hill began her legal career in Cheyenne, Wyoming as a clerk for Judge Wade Brorby on the United States Court of Appeals for the Tenth Circuit. She then practiced law in the Washington, D.C. office of Skadden, Arps, Slate, Meagher & Flom LLP. As part of the litigation group, she represented large financial institutions that found themselves the subject of government investigations. Before practicing law, Professor Hill worked in community banking.

Professor Hill and her husband, Mike (a UW graduate), are long-time Wyoming sports fans. Their signs supporting the Pokes have appeared on ESPN's College GameDay program.

JULIE ANDERSEN HILL



ADMINISTRATIVE APPOINTMENTS

UNIVERSITY ALABAMA SCHOOL OF LAW

Tuscaloosa, AL

Vice Dean, 2023 – present

Supervise: Academic Affairs, Admissions, Legal Writing, Clinical Programs, Continuing Legal Education, Faculty Research, Graduate Law Programs, Interdisciplinary Studies, International Programs, Public Interest Institute, Student Affairs

Director, Cayman Islands Study Abroad, 2014 – 2017

Responsibilities: Advertising, Student Admissions, Budget, Instructor Selection, Travel Logistics, University Approval

ACADEMIC APPOINTMENTS

UNIVERSITY ALABAMA SCHOOL OF LAW

Tuscaloosa, AL

Alton C. and Cecile Cunningham Craig Professor, 2017 – present

Professor, 2015 – 2017

Associate Professor of Law (with tenure), 2013 – 2015

Courses: Banking Law, Contracts, Offshore Financial Transactions, Payment Systems, Secured Transactions, Money (seminar)

Chaired Committees: Student Scholarships (2023-24); Faculty Chair Search (2014-16, 2021-22); Colloquium (2020-21); Faculty Appointments (2014-16); Promotion & Tenure (2017-18); Career Services (2016-19)

Other Leadership: Alabama Law Faculty Secretary (2022-23); Executive Committee, American Association of Law Schools Section on Financial Institutions and Consumer Financial Services (2022-24)

Awards: Silver Faculty Fellowship (2021-23); UA President's Faculty Research Award (2015); Crimson Tide Hometown Hero (2015)

ACADEMIC APPOINTMENTS (continued)

UNIVERSITY OF WYOMING COLLEGE OF LAW

Laramie, WY

Visiting Professor, Fall 2022 (Banking Law)

UNIVERSITY OF HOUSTON LAW CENTER

Houston, TX

Assistant Professor, 2007 – 2013

Courses: Regulation of Banking, Secured Financing (Secured Transactions), Payment Systems

Committees: Executive (2009-11) (elected by faculty); Third Year Curriculum Review (2011-12); Clinical Faculty Hiring (2011-12); Judicial Clerkships (2012-13); Student Affairs (2007-11)

PUBLICATIONS

Articles

[*From Cannabis to Crypto: Federal Reserve Discretion in Payments*](#), 109 IOWA L. REV. ____ (2023).

[*Opening a Federal Reserve Account*](#), 40 YALE J. ON REG. 453-519 (2023).

[*Cannabis Banking: What Marijuana Can Learn from Hemp*](#), 101 B.U. L. REV. 1043-1104 (2021).

[*COVID-19, Banks, and Fintechs*](#), 74 CONSUMER FIN. L. Q. REPT. 346-399 (2021).

[*Regulating Bank Reputation Risk*](#), 54 GA. L. REV. 523-603 (2020).

[*The Duty of Care of Bank Directors and Officers*](#), 68 ALA. L. REV. 965-1010 (2017) (with Douglas K. Moll).

[*When Bank Examiners Get It Wrong: Financial Institution Appeals of Material Supervisory Determinations*](#), 92 WASH. U. L. REV. 1101-1185 (2015).

[*Banks, Marijuana, and Federalism*](#), 65 CASE W. RES. L. REV. 597-647 (2015).

[*Transaction Account Fees: Do the Poor Really Pay More than the Rich?*](#), 15 U. PENN. J. BUS. L. 65-130 (2012).

[*Bank Capital Regulation by Enforcement: An Empirical Study*](#), 87 IND. L.J. 645-708 (2012).

[*Shifting Losses: The Impact of Fannie's and Freddie's Conservatorships on Commercial Banks*](#), 35 HAMLINE L. REV. 343-384 (2012).

PUBLICATIONS (continued)

[*Bailouts and Credit Cycles: Fannie, Freddie, and the Farm Credit System*](#), 2010 WISC. L. REV. 1-77.

[*Divide and Conquer: SEC Discipline of Litigation Attorneys*](#), 22 GEO. J. LEGAL ETHICS 373-426 (2009).

Comment, [*Public Lands Council v. Babbitt: Herding Ranchers Off Public Lands?*](#), 2000 BYU L. REV. 1293-1303.

Book Chapters

Banks and the Marijuana Industry, in MARIJUANA FEDERALISM: UNCLE SAM AND MARY JANE 139-154 (Jonathan H. Adler ed., Brookings Institution Press 2020).

Insurance, in CONSUMER FINANCIAL SERVICES 2-1 (Andrew L. Sandler et al. eds. 2005) (with James R. Carroll, Benjamin B. Klubes, Joseph L. Barloon, Anand S. Raman & Robyn C. Quattrone).

Shorter Work

[*Transparency at the Federal Reserve Banks*](#), MERCATUS CTR. POL'Y BRIEF (June 2023).

[*Banks Should Tread Carefully in Fraught Political Environment*](#), Opinion, AM. BANKER, July/Aug. 2022, at 4.

[*Bank Supervision: A Legal Scholarship Review*](#) (white paper available on SSRN) (2021).

[*Why Government Shouldn't Regulate Reputation Risk at Banks*](#), MERCATUS CTR. POL'Y BRIEF (Apr. 2020).

[*SWIFT Bank Heists and Article 4A*](#), 22 J. CONSUMER & COM. L. 25-30 (2018).

[*Improving Appeals of Material Supervisory Determinations*](#), 5 BANKING PERSP., no. 3, at 60-68 (2017).

[*Banks & Marijuana*](#), 40 CAYMAN FIN. REV. 46-47 (2015).

[*Virtual Currencies and Federal Law*](#), 18 J. CONSUMER & COM. L. 65-71 (2014).

[*Cashier's Check Scam Targets Attorneys*](#), 14 J. CONSUMER & COM. L. 54-58 (2011).

RECENT ACADEMIC PRESENTATIONS

New Upgrades for Traditional Payments, Making American's Payment System Work for a Digital Century, Cornell, Vanderbilt, and Brookings Institution Event (Oct. 2023).

Why a Wyoming Stable Token, University of Wyoming Blockchain Stampede (Sept. 2023).

RECENT ACADEMIC PRESENTATIONS (continued)

Thoughts about a US CBDC, University of Wyoming Blockchain Stampede (Sept. 2023).

Stable Coins, the Dollar and Regulation, Staying Ahead of the Curve: Crypto Regulation and Competitiveness, Cato Institute (Sept. 2023).

From Cannabis to Crypto: Federal Reserve Discretion in Payments, Law & Society Association Annual Meeting (June 2023).

From Cannabis to Crypto: Federal Reserve Discretion in Payments, Wharton Financial Regulation Conference, University of Pennsylvania (Apr. 2023).

Opening a Federal Reserve Account, Southern Utah University (Mar. 2023).

Digital Asset Banking “SPDI” Updates, University of Wyoming Blockchain Stampede (Sept. 2022).

Who Gets Access to the Payments System?, The Clearing House + Bank Policy Institute Annual Conference (Sept. 2022).

Supervising Bank Reputation, Annual Conference of the Journal of Financial Regulation, Columbia Law School (Aug. 2022).

Bank Access to Federal Reserve Accounts and Payment Systems, BYU Deals Conference (Mar. 2022).

COVID-19 and Fintech, Boston University School of Law Financial Institutions Class (Mar. 2021).

COVID and Digitalization in Banking, Columbia University School of International and Public Affairs and Bank Policy Institute Conference: Bank Regulation Research (Feb. 2021).

RECENT PRESS

Nancy Marshall-Genzer, [*Senate to Consider Giving Cannabis Businesses Access to Banking*](#), MARKETPLACE (NPR) (Sept. 25, 2023).

Brian Knight, Opinion, [*Don't Whitemash the History of Bank Regulators' Abusive Practices*](#), AM. BANKER, Aug. 25, 2023.

Chris Matthews, [*“Only the Elites Have the Ability to Have Accounts All Over the World”: Small Businesses Battle Feds for Master Account Access*](#), MARKETWATCH (Aug. 21, 2023).

Bob Fernandez, [*Fed Releases List of 9,000-Plus Banks with Master Accounts—and Those Hoping for One*](#), WALL ST. J. (Aug. 10, 2023).

RECENT PRESS (continued)

Justin Ho, [The Federal Reserve Could Help Instant Payments Catch On](#), MARKETPLACE (NPR) (Aug. 2, 2023).

Crystal Kim, [Fed's Master Account Database Underscores Crypto's Questions](#), AXIOS (June 30, 2023).

Ben Margulies, [Ex-Fed Chair Quarles Linked to Bank Seeking Master Account](#), CENTRAL BANKING (June 28, 2023).

Justin Ho, [Bank Regulators Expected to Propose Higher Capital Requirements](#), MARKETPLACE (NPR) (June 23, 2023).

Renee Jean, ["Stunning" Revelation Bolster's Wyoming-Based Custodia Bank's Case Against Federal Reserve](#), COWBOY STATE DAILY (June 21, 2023).

Kyle Campbell, [Fed Launches Master Account Database](#), AM. BANKER (June 16, 2023).

Lily Jamali, [Regional Banks Still Face Challenges After Bank Runs](#), MARKETPLACE (NPR) (June 16, 2023).

Patrick Wolfenbarger, [Custodia Lawsuit Against Fed is Joined by State, Former U.S. Senator](#), WYO. BUS. REPT. (June 4, 2023).

Justin Ho, [One Way to Make Banks Safer? Make them "Narrower."](#), MARKETPLACE (NPR) (May 12, 2023).

Austin Cross, [Another Day, Another Bank Failure. What First Republic Collapse Means for Future Banking](#), AIRTALK LAIST 89.3 FM (NPR) (May 1, 2023).

EDUCATION

J. REUBEN CLARK LAW SCHOOL, BRIGHAM YOUNG UNIVERSITY Provo, UT
Juris Doctor *summa cum laude*, 2001

Order of the Coif
Class Rank: 4th of 156
Grade Point Average: 3.80 (on 4.0 scale without A+ grades)
Brigham Young University Law Review, Managing Editor
Full Tuition Scholarship

SOUTHERN UTAH UNIVERSITY Cedar City, UT
Bachelor of Interdisciplinary Science in Economics *summa cum laude*, 1998
Grade Point Average: 3.993 (on 4.0 scale without A+ grades)
Board of Trustees Scholarship
(SUU's highest scholarship given to one student per year)
Outstanding Business Scholar of 1998

PROFESSIONAL EXPERIENCE

| | |
|---|--------------------|
| SKADDEN, ARPS, SLATE, MEAGHER & FLOM LLP Associate, Litigation Group, 2004 – 2007 | Washington, DC |
| JUDGE WADE BRORBY UNITED STATES COURT OF APPEALS FOR THE TENTH CIRCUIT Law Clerk, 2001 – 2004 | Cheyenne, WY |
| MODRALL, SPERLING, ROEHL, HARRIS & SISK, PA Summer Associate, 2001 | Albuquerque, NM |
| DUANE MORRIS LLP Summer Associate, 2000 | Philadelphia, PA |
| PRINCE, YEATES & GELDZAHLER Summer Associate, 1999 | Salt Lake City, UT |
| JARDINE, LINEBAUGH & DUNN Summer Associate, 1999 | Salt Lake City, UT |
| FAR WEST BANK Payments and Data Department, 1998 – 2001 | Provo, UT |
| GUNNISON VALLEY BANK Various positions, 1994 – 1998 | Gunnison, UT |

BAR ADMISSIONS

Wyoming (active), District of Columbia (inactive), Utah (inactive)