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**Margaret Liu** is senior vice president and deputy general counsel at the Conference of State Bank Supervisors. She oversees CSBS' work with Congress, leads staff support for the CSBS Emerging Payments and Innovation Task Force, and provides legal support across CSBS and its affiliated organizations. Prior to joining CSBS, Liu worked as a consultant on financial services policy issues and at Fannie Mae, where she held several positions, including vice president in the single-family mortgage business and vice president for industry relations. She has served as chair of the state banking law developments subcommittee of the ABA Banking Law Committee and is also a former president of Women in Housing and Finance. Liu received her undergraduate degree from Harvard College and her J.D. from the University of Chicago.