Prior to joining FinRegLab, Kelly helped to stand up the Consumer Financial Protection Bureau, where she served most recently as the Assistant Director for Regulations. In that capacity, she oversaw rulemaking and guidance activities under the Dodd-Frank Act, Electronic Fund Transfer Act, and various other federal consumer financial laws. Kelly previously was counsel at WilmerHale, where she advised financial institutions on a wide range of legal and regulatory matters including product development, compliance, enforcement, and litigation. Kelly also conducted research on financial services innovation, community reinvestment, and other topics at the University of North Carolina at Chapel Hill.