

REGULATORY ISSUES

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Paid Endorsements



Banking Regulation

- **Record-keeping**
- **Reserve requirements**
- **Currency manipulation**
- **Anti-fraud**
- **Money laundering**
- **Consumer protection**
- **Taxation and accounting**

Sweepstakes and Gambling

- **State regulation of sweepstakes (U.S.)**
- **National regulation of gambling**
 - Games of skill vs. chance

