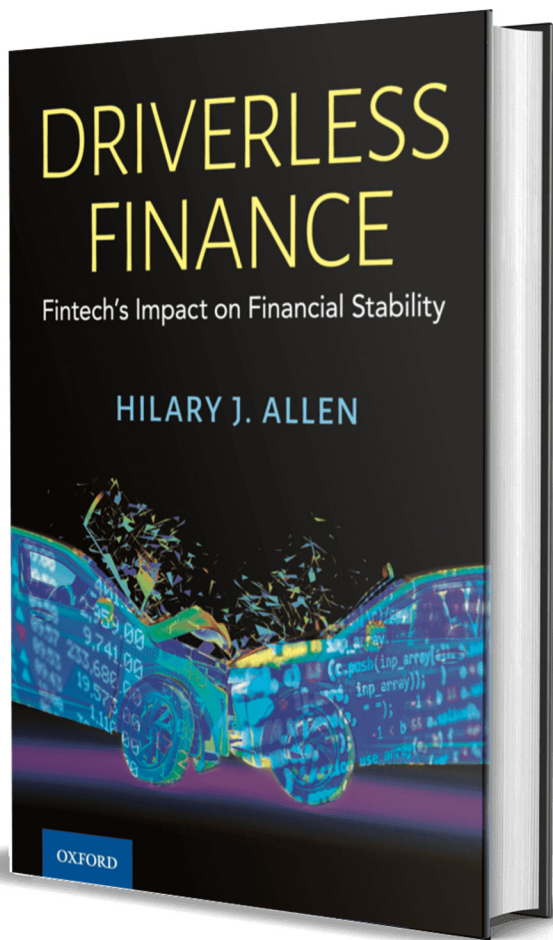




IBC BANK & COMMERCE BANK 2024-2025 KEYNOTE SPEAKER SERIES

“CRYPTO AND FINANCIAL CRISES”



Professor Allen will discuss the crypto ecosystem (with a particular emphasis on DeFi), and explain how its fragilities mirror the fragilities of financial innovations developed in the run up to the global financial crisis of 2008. She cautions that crypto innovation will not democratize finance, make finance more efficient, or promote financial inclusion, and argues that – given crypto’s risks – it is therefore bad public policy to support this kind of innovation. In particular, she will emphasize that the integration of crypto into our traditional financial system is likely to make our system highly fragile, and so she argues for a firewall between crypto and traditional finance.

WEDNESDAY, APRIL 9, 2025

TAMIU Student Center Ballroom

Doors Open 5:30 p.m. | Lecture 6 p.m.

Open to the public. Free of charge.



**Presentation will be broadcast
live via Microsoft Teams.**

To view online, scan the QR code
or visit <https://go.tamtu.edu/allen>.



For additional information, contact the
Center for the Study of Western Hemispheric Trade at 956.326.2820,
email cswht@tamtu.edu, or visit www.tamtu.edu/cswht.