

Financial Institutions Regulatory

Overview

Our Financial Institutions Regulatory practice provides comprehensive and customized legal, regulatory and business advice to our financial institution clients in a highly complex and dynamic financial marketplace.

The financial services industry is an ever-changing market, and we have the resources and substantial experience to advise our clients through the labyrinth of complex and extensive regulations. We have significant experience representing a vast array of federally and state chartered financial institutions, including community and regional credit unions, community, regional and multi-national commercial banks and thrift institutions.

We are uniquely positioned to provide comprehensive legal advice to our financial institution clients. We have considerable experience working as bankers in the industry, and we understand the business of banking and the financial institutions market. We work side by side with our clients drawing upon our vast experience in legal and business matters to provide a customized and responsive approach to client needs, and to assist each client in meeting its specific business goals within the legal and regulatory framework for that institution.

We have substantial experience advising our clients regarding the highly complex regulatory issues that financial institutions may encounter, including the following:

- Privacy and Data Security
- Suspicious Activity Reporting
- Fraud Investigations
- Money Laundering
- Lender Liability
- Insider Lending
- Charter Conversions
- Mergers and Acquisitions
- De Novo Branching
- Federal Preemption
- Regulatory Appeals
- Disclosure Requirements
- Record Retention
- Right of Setoff
- Restraining Notices
- Electronic Funds Transfers
- Funds Availability
- Trust Accounts
- Whistleblower Protection
- Indemnification of Directors and Officers
- Corporate Governance Matters

We have particular experience conducting fraud investigations for suspected bank fraud, check fraud, loan fraud and mortgage fraud. We also assist our clients in navigating bank and credit union examinations and engaging with regulators. We have successfully argued regulatory appeals for our financial institution clients.

We also have extensive experience drafting and negotiating all types of agreements and preparing disclosure statements and corporate governance documents for our financial institution clients, for example:

Primary Office Contacts

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- Confidentiality Agreements
- Cash Management Services Agreements
- Escrow Agreements
- Paying Agent Agreements
- Custody Agreements
- Software License Agreements
- Subordination Agreements
- Loan and Security Agreements
- Guaranty Agreements
- Pledge Agreements
- Master Services Agreements
- Professional Services Agreements
- Consulting Agreements
- Vendor Agreements
- Data Storage Agreements
- Member Service Agreements
- Deposit Account Agreements
- Disclosure Statements
- Charters
- Bylaws

We have extensive knowledge of the myriad of laws and regulations that apply to financial institutions, including the following:

- Bank Holding Company Act
- Bank Merger Act
- Bank Secrecy Act
- Change in Bank Control Act
- Community Reinvestment Act
- Dodd Frank Wall Street Reform and Consumer Protection Act
- Electronic Fund Transfer Act
- Equal Credit Opportunity Act
- Electronic Signatures in Global & National Commerce Act
- Fair Credit Reporting Act
- Fair Housing Act
- Federal Credit Union Act
- Federal Deposit Insurance Act
- Federal Reserve Act
- Gramm-Leach-Bliley Act
- Home Ownership and Equity Protection Act
- Homeowners Protection Act
- Military Lending Act
- National Bank Act
- New York State Banking Law
- Privacy of Consumer Financial Information
- S.A.F.E. Mortgage Licensing Act
- Savings and Loan Holding Company Act
- Servicemembers Civil Relief Act
- Truth in Lending Act
- Truth in Savings Act
- Uniform Commercial Code

We are committed to assisting every financial institution client with our comprehensive and coordinated approach to provide a high quality result that is customized and responsive to each client's needs.