

FINANCIAL SERVICES AND BANKING

Finance and banking are heavily regulated, and the future of the industry remains uncertain. Advances in technology, legislative changes and other disruptions also come with new vulnerabilities and pain points that often require complex safeguards and more meaningful legal counsel.

Our experienced lawyers focus on a wide range of practices including banking, corporate finance, tax credit financing, debtors/creditors rights and bankruptcy, and are strategically located in key U.S. markets. We also have experience addressing fintech and regtech needs for clients. This includes cutting-edge payment technology and processing as well as cryptocurrency, including bitcoin, blockchain and other digital currency matters.

The financial institutions we represent vary greatly, including international, regional and community banks, bank and thrift holding companies, federal and state savings and loan associations and savings banks, trust companies, asset-based lenders, credit unions, mortgage and investment bankers, insurance companies, tax credit equity investors and more.

In addition, our lawyers represent clients before a number of U.S. federal and state agencies, including the Federal Reserve Board, the Comptroller of the Currency, the FDIC, the Consumer Financial Protection Bureau, Securities and Exchange Commission, and state banking and finance regulators across the U.S.

We have a wide range of offerings to align with our clients' diverse needs, including:

- Bank insurance activities
- Bank technology and retail activities
- Capital raising
- Changes in control
- Construction lending
- Consumer lending
- Commercial lending
- Community development financing
- Company formation and nonbank subsidiaries
- Credit and loan enforcement
- Cryptocurrency
- Debt and equity financing and refinancing
- Development of credit and debit cards
- Electronic fund transfers
- Examinations and enforcement actions
- Federal and state regulations
- General corporate
- Lender liability
- Litigation

- Mergers, acquisitions, divestitures and reorganizations
- New bank charters and holding companies
- Permissible bank activities
- Privacy and data security
- Public finance
- Public offering of bank stocks and bank holding
- Real estate lending
- Regulatory and operational matters
- Secured and unsecured lending
- Securities
- Tax credit equity investments and financing
- Transactions and loans