



## **BANK/THRIFT/CREDIT UNION REGULATORY PRACTICE**

### **Supply And Demand**

We have an active banking and thrift regulatory practice, representing federal and state banks and thrifts of all sizes on a wide variety of legal and regulatory matters, often serving as outside general counsel to our clients. We advise our clients on the application of federal and state banking laws and regulations to their operations and the impact of new and pending legislation, regulations and interpretations affecting financial institutions. Our attorneys have experience working with the regulatory authorities and assist our clients in investigations and formal and informal enforcement actions. We also assist our clients with trust preferred offerings, charter conversions and similar transactions requiring regulatory approval.

Our regulatory experience includes advising our banking clients on capital adequacy and liquidity requirements, Bank Secrecy Act developments, fraud prevention, general banking powers, electronic banking, sweep account disclosures, and consumer lending regulatory compliance. We also counsel undercapitalized banks with supervisory agreements and cease and desist orders, and advise our bank and non-bank financial services clients alike in enforcement matters brought by state and federal banking agencies.

In addition to our regulatory work, our broad experience with financial institutions allows us to serve as more effective counsel on general corporate and operational matters including governance, Board of Director issues, employment, insurance and real estate matters. We also guide our banking clients in the areas of standard form drafting, negotiating and documenting various credit and equity transactions (including capitalized leases, dealer financing, and other floor plan arrangements), real estate transactions, bankruptcies, foreclosures, bonds, wills and trusts, and complex commercial litigation.

### **Why Barnes & Thornburg?**

Finding new ways to help clients identify solutions and new business opportunities, across industries, is at our core. We are, at times, more than lawyers, we are advisers bringing new ideas to light. We understand what keeps you up at night and work collaboratively to find practical and creative solutions, at the heart of business.

### **RELATED PRACTICES**

Financial Services

