



Banking

The firm's Banking practice represents numerous financial institutions doing business in Connecticut, counting among them the state's more prominent financial institutions.

We represent state and federally chartered financial institutions and regional bank holding companies in transactional and non-transactional matters including preparation of commercial and consumer deposit and loan-related agreements, residential and commercial mortgage documentation, and internal and external procedures, policies and other documentation, as well as review of marketing materials.

Our attorneys are experienced in state and federal regulatory compliance issues such as those that affect consumer and commercial lending, credit cards and leasing. We also advise in-state and out-of-state bank holding companies on compliance with Connecticut and federal laws including the extent to which out-of-state banks and their affiliates may lawfully maintain offices and otherwise transact business in Connecticut.

Representative Experience

- Credit card documentation such as cardholder agreements, co-branded and affinity agreements, portfolio securitization, change of terms notices and review of new account solicitations and marketing materials
- Preparation and review of forms and procedures to ensure compliance with regulatory standards including Truth-in-Lending, ECOA, Truth-in-Savings, RESPA, Fair Credit Reporting and other regulatory law issues
- Advice on corporate law issues relating to banks such as statutory restrictions on dividends, amendments to charter documents, bylaw provisions, insider lending and conduct of shareholder meetings
- Establishment and acquisition of non-bank subsidiaries and affiliates in accordance with applicable state and federal laws including broker-dealer registration and other licensing requirements
- Counseling an educational institution on the documentation for its student loan program