



# BANKING AND FINANCIAL INSTITUTIONS

## BUSINESS TRANSACTIONS DIVISION

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Banking and financial institutions face a unique set of legal challenges related to interest rates, recessions and geo-political events. At the local level, politics, land use changes and sources of capital investment are also at the forefront of concern. Led by a former corporate banker, our lawyers understand these issues, helping you adapt to dynamic market conditions.

We represent banks and other lending institutions to assist with providing secured corporate loan transactions, including revolving credit facilities, asset-based lending, and other secured lending facilities.

We also work closely with our bankruptcy lawyers to provide counsel to creditors. In addition to classic bankruptcy scenarios, we achieve positive results for creditors seeking to have loan and contractual rights and liens enforced. This includes the collection of judgments and *in rem* proceedings involving the foreclosure of physical and intangible assets.

Additionally, we call on our real estate and land use attorneys to provide counsel concerning loan workouts and restructuring, and loan modifications. We know that financial institutions work under critical internal and regulatory deadlines, and our banking clients have come to appreciate our lightning-fast responsiveness.

We regularly advise banking clients with respect to deposit accounts, online and mobile banking, check deposits and collections, and preparation of customer and vendor agreements for banking products and services. We also advise banks regarding requirements for opening accounts for complex entities and trusts, drafting of specialized account agreements, escrow agreements, account control agreements and repurchase agreements, as well as legal process including garnishments, writs and subpoenas.

With respect to regulatory matters, we counsel and represent our banking clients with respect to federal and

state laws governing bank operations, including regulations and requirements of the Bank Secrecy Act, USA PATRIOT Act, Office of Foreign Assets Control (OFAC), the Federal Reserve Board, Office of the Comptroller of the Currency (OCC), Federal Deposit Insurance Corporation (FDIC), and Florida Office of Financial Regulation.