

## Banking

Our firm is directly involved with the legal issues and developments affecting the financial services industry in North Carolina. Ed Winslow, one of our partners, has served as general counsel for the North Carolina Bankers Association and its predecessor organizations for more than 20 years. We frequently participate in drafting significant legislation and regulations applicable to financial institutions. We regularly advise federal and state-chartered banks, savings institutions and other financial institutions doing business in North Carolina, including those headquartered in other states. Our representation includes all types of the legal services significant to financial institutions operating in North Carolina, such as those related to licensing, regulatory and operational issues. We serve as securities counsel for numerous financial institutions whose securities are publicly traded. We advise clients on the formation of new banks and other financial institutions, and we regularly advise other financial service providers, such as title insurance companies, mezzanine capital funds, mortgage bankers and brokers, and providers of banking and lending forms and software services. We have substantial expertise in the preparation and review of loan documentation and other contracts used by lenders and other financial services providers and in the negotiation and closing of large commercial loans secured by varied types of real and personal property.

## Publications & Alerts

- The Financial Reform Act: New Corporate Governance and Executive Compensation Provisions
- Interagency Guidance on Incentive Compensation
- Significant Changes for 2010 Annual Reporting Season