Numerous new rules have been written, and are being developed, to implement the provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act that apply to financial institutions. The new Financial Institutions Answer Book 2015—Law, Governance, Compliance addresses the continuing changes in the law, rules, and regulations, and provides the practical guidance needed by attorneys as well as the wider corporate community. Financial Institutions Answer Book 2015—Law, Governance, Compliance is edited by Stuart G. Stein, Richard A. Schaberg, and Laura R. Biddle, and compiles their extensive experience in the areas of financial services and financial institutions, together with valuable contributions from other distinguished authorities in these practice areas.

The discussion in Financial Institutions Answer Book 2015—Law, Governance, Compliance covers the major areas of interest for all of financial institutions and financial services regulation, such as the basics of establishing a banking company, including structures and powers, to the sale and acquisition of control. In order to address operations, there is extensive discussion of the basics, such as governance, capital requirements, and permissible activities, as well as critical regulatory topics, such as insider and affiliate transactions, anti-money laundering, U.S. trade sanctions, and data security. In addition, examinations and enforcement are covered in detail, including discussion of problem banks and failures.

SUMMARY OF CONTENTS:

Chapter 1  Regulatory Structure and Charter Choice
Chapter 2  Branching
Chapter 3  Corporate Governance
Chapter 4  Executive Compensation
Chapter 5  Change in Bank Control
Chapter 6  Mergers and Acquisitions

(continued on reverse)
ABOUT THE EDITORS:

Stuart G. Stein is a partner at Hogan Lovells U.S. LLP and is the global co-head of the firm’s Corporate practice group. His practice primarily involves representing clients in corporate, securities, and legislative and regulatory matters, with a particular industry focus on financial services. He has extensive experience in representing financial services companies in a variety of corporate and regulatory matters, including mergers and acquisitions, initial and follow-on public offerings, and other public and private financing transactions. Mr. Stein also advises corporate directors in connection with governance and fiduciary responsibility issues. He assists boards of directors, directors’ committees (both customary and special committees), and individual directors as they define and perform their obligations. He advises on director fiduciary duties, general obligations, and liabilities; corporate governance, compliance, and ethics; transactional considerations; and crisis management, special investigations, and events. Mr. Stein received his B.B.A. from the George Washington University and his J.D. from the University of Virginia.

Richard A. Schaberg is a partner at Hogan Lovells U.S. LLP, and advises financial institutions and other financial services providers on corporate and securities matters. He has experience in initial and secondary debt and equity offerings, mergers and acquisitions, the formation of stock and no-stock holding companies, going private transactions, and mutual-to-stock conversions and credit union conversions. He received a B.A. from Bucknell University and a J.D. from the George Washington University Law School.

Laura R. Biddle is counsel at Hogan Lovells U.S. LLP. She focuses on the representation of banks, thrifts, credit unions, and non-depository lenders as well as their holding companies, subsidiaries, affiliates, and investors in connection with a broad range of regulatory and transactional matters. She has significant regulatory experience with financial institution strategic planning, mergers and acquisitions, holding company formation and activities, charter selection, formation and conversion, controlling and non-controlling private equity investments, reorganization, recapitalization, and acquisitions of troubled banks through the FDIC’s receivership process, and compliance with margin lending regulations. Ms. Biddle received her B.B.A. from the College of William and Mary, and her J.D., magna cum laude, from the Catholic University of America, Columbus School of Law.
CONTRIBUTING AUTHORS:

Laura R. Biddle, Counsel, Hogan Lovells U.S. LLP
Christian H. Chandler, Partner, Hogan Lovells U.S. LLP
Bret S. Cohen, Associate, Hogan Lovells U.S. LLP
Nathaniel D. DeRose, Associate, Hogan Lovells U.S. LLP
Margaret R. McIntyre, Associate, Hogan Lovells U.S. LLP
Richard A. Schaberg, Partner, Hogan Lovells U.S. LLP
Stuart G. Stein, Partner, Hogan Lovells U.S. LLP
Timothy P. Tobin, Partner, Hogan Lovells U.S. LLP
Maya Y. Wilson, Senior Attorney, Hogan Lovells U.S. LLP

Thank you for subscribing to Financial Institutions Answer Book 2015—Law, Governance, Compliance. If you have questions about this product, or would like information on our other products, please contact customer service at (800) 260-4PLI.