

Financial Services and Banking



EMPOWERING NORTH CAROLINA'S ECONOMY

For over 200 years, North Carolina has been a national leader in the development of the financial services industry. Brooks Pierce has provided timely, nuanced counsel to banks and other financial institutions throughout North Carolina and in neighboring states. Our attorneys represent banks, savings associations, credit unions, insurers, mortgage brokers and lenders, and trade associations, including the N.C. Bankers Association. Our services are comprehensive and spread across the gamut of issues that bankers and financial officers face daily.

Corporate and Transactions. Brooks Pierce attorneys also assist banks and other financial institutions with a variety of corporate and transactional matters, such as:

Mergers and acquisitions

Corporate governance

Public securities offerings

Private equity investments and exits

Risk management programs and structures

Commercial and acquisition/development loans and loan restructurings

Executive compensation programs

Chartering of de novo banks

1934 Act reporting and related securities matters

Regulatory. Our team of attorneys advises banks and other financial institutions on remaining compliant with state and federal regulations, including:

AML/BSA

Truth in Lending Act

Truth in Savings Act

Electronic Funds Transfer Act

Dodd-Frank Act

SAFE Act (state and federal)

RESPA

Vendor Compliance

Operations. Brooks Pierce banking attorneys provide advice on daily operational matters, such as:

Check negotiation

Electronic payment systems

Wire transfer fraud

Consumer financial privacy

Internet banking

Remote deposit capture

Credit and debit card processing

Treasury services

Emerging financial transaction technology

IT and cybersecurity

Our team regularly works with the North Carolina Commissioner of Banks, the Federal Reserve, the FDIC, the OCC and the Consumer Finance Protection Bureau on behalf of our clients' interests.

[How can we help your financial institution empower North Carolina's economy?](#)