

**Practice Contacts**

- Pinchus D. Raice
- Lawrence Rimmel

**Attorneys****Partner**

- Pinchus D. Raice
- Robert W. Ray
- Lawrence Rimmel

**Associate**

- Durre S. Hanif
- Robert C. Lamonica

## Bank Regulatory and Administrative Law Issues

Pryor Cashman's Banking and Financial Institutions Groups have extensive experience in dealing with bank regulatory and administrative issues that arise on a regular basis for the firm's clients. Our bank regulatory practice includes the representation of financial institutions and institution-affiliated parties before all of the numerous state and federal banking agencies, including:

- Federal Deposit Insurance Corporation
- Federal Reserve Bank of New York
- Federal Reserve Board
- New Jersey Department of Banking and Insurance
- New York State Department of Financial Services (f/k/a N.Y.S. Banking Department)
- Office of the Comptroller of the Currency

Pryor Cashman's bank regulatory experience includes the federal and state supervision and examination of federal and state-chartered commercial banks, savings banks, savings and loan institutions, and foreign banks. Our services include:

- Advising on corporate governance issues
- Advising on interstate banking and branching statutes and regulations
- Forming holding companies and providing advice on their structure and reorganization
- Implementing charter conversions
- Negotiating formal and informal agreements in connection with proposed or threatened enforcement actions and counseling senior bank officers and board members on their compliance with the terms of these agreements
- Obtaining approvals for new branches and authorizations to engage in bank-related activities
- Obtaining charters and licenses for new banking organizations and thrift institutions
- Offering direction on new product development
- Offering guidance on capital infusions and regulatory capital compliance
- Providing counsel in capital-raising efforts and bank securities regulation and compliance
- Providing guidance on transactions with affiliated entities and persons
- Representing clients in pre-enforcement investigations by regulatory authorities