



Financial Institutions

Reinhart's Financial Institutions Group is a nimble, knowledgeable and responsive team that provides a complete suite of legal services to financial institutions, trade groups and vendors, among others. Sophisticated issues and complex transactions require industry-specific experience and timely advice, and we draw on resources across practice areas to ensure we're providing practical, comprehensive, top-tier counsel.

During this time of heightened regulation in the industry, we partner closely with community banks and financial institutions to anticipate and prevent compliance problems and act as general counsel. Our attorneys handle operational and strategic needs, including mergers and acquisitions, IPOs, branch transactions, capital offerings, shareholder management issues, corporate governance, personnel matters, regulatory and compliance considerations, as well as real estate, tax and environmental matters.

Increasingly, companies other than banks and financial institutions are delivering financial products and services, and Reinhart's Financial Institutions attorneys are able to not only deliver sound legal counsel to these organizations, but also assist such organizations in creating creative partnerships within the industry.

The Financial Institutions Team collaborates with the Commercial Lending Group to offer one of the most comprehensive slates of banking and financial industry legal services in the Midwest, all carefully coordinated to help you fully achieve your strategic ambitions.

Matters

- *Mergers and Acquisitions* – assist with the sale or acquisition of banks and bank holding companies.
- Strategic Planning and Board Advice – work with clients, including boards of directors, to discuss and facilitate a wide variety of strategic planning issues.
- *Liquidity Strategies* – advise on liquidity issues and appropriate capital raise strategies, including assistance with private placement offerings, initial public offerings, shareholder reduction transactions, reverse stock splits and tender offers.
- *Regulatory Enforcement Orders* – assist clients in negotiating regulatory enforcement orders with state and federal regulators, including advising boards of directors of their rights and obligations, interacting with the regulators, and assisting in the development and implementation of the policies and procedures required to “work out” of such orders.
- *Loan Portfolio Sales and Acquisitions* – advise clients in connection with the sale and acquisition of loans, including loans originated through a nationwide network of brokers and sold in pools to investors in the secondary market. Such sales have included both performing and non-performing assets.
- *Compensation and Employee Matters* – counsel clients regarding personnel issues, including hiring,

compensation, retention, fraud and related matters.

- *Structured Financing Transactions* – assist banks and bank holding companies in developing, implementing and maintaining various financing programs, including the coordination of a \$13 billion, international bank note program.
- *Product Development and Related Documentation* – assist clients with the evaluation, development and roll out of new products and services, including online, mobile and e-banking offerings and a wide suite of treasury management products and all related customer and vendor documentation.
- *Real Estate Matters* – help clients with acquisitions, dispositions, environmental issues, disputes and all matters involving real estate
- *Litigation* – help clients pursue and defend litigation, from the most basic to the most complex
- *Regulatory Applications, Notices and Approvals* – help clients navigate the complex legal and regulatory requirements associated with banking.
- *General Regulatory and Compliance Advice* – help clients identify, interpret and comply with the numerous and complex laws, rules and regulations that govern the day-to-day activities of banks and bank holding companies. This advice frequently ranges from questions involving banking basics such as account titling, powers of attorney, beneficiary questions and disclosures to highly complex issues, including transactions between regulated affiliates and interpreting the myriad consumer lending laws.
- *Shareholder Reduction Transactions* – helped a family form a bank holding company and acquire all the minority shares of a community bank not previously owned by the family.
- *“Going Private” and Reverse Stock Split Transactions* – advised bank management groups in connection with capital raise transactions, the proceeds of which were used to buy out controlling shareholders and recapitalize the bank holding company.
- *“363” Bankruptcy Transaction* – helped a client bid on a bank in a rare “363” bankruptcy proceeding.
- *De Novo Bank Formation* – provided general counsel to a group of organizers in connection with the formation of a de novo Wisconsin state bank, including coordinating real estate issues, employment agreements and compensation plans, regulatory applications and approvals, and raising capital through a private placement.

Key Contacts



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