



The Financial Institutions Practice Group has the knowledge and extensive experience to provide professional, efficient, and cost-effective legal services to clients of all sizes. We currently represent a number of community banks and bank holding companies, as well as larger regional multistate banks and holding companies, in North Carolina and other states. We represent our clients before state and federal banking and securities regulatory agencies.

Attorneys in the Financial Institutions Practice Group bring to their work a range of complementary experience including the following: vice president, general counsel, and corporate secretary for a bank holding company in North Carolina; group vice president, corporate secretary, and head of the legal department for a large, multi-state bank and a bank holding company; related financial services counsel for a bank holding company in North Carolina; director of a large, multi-state bank and bank holding company; law professor; and former member of the North Carolina Banking Commission. In addition, our attorneys belong to many organizations relating to their practice areas and serve in leadership roles in a number of them.

The extensive experience and varied backgrounds of the attorneys in the practice group give us the ability to provide a broad range of services to our financial institutions clients. While the types of services we regularly provide vary from client to client, our full range of services is available to all of our clients.

Some of the services we provide include handling mergers and acquisitions of financial institutions and purchases and sales of branch offices; reorganizing bank holding companies; designing and implementing stock option plans and other stock-based, incentive, or deferred compensation plans for officers, directors, and employees; handling matters relating to capital structure, including stock splits, stock dividends, and compliance with regulatory capital requirements; drafting charter and bylaw amendments; and handling offers of equity, debt, and preferred trust securities, and other capital formation transactions.

Other services we provide include assisting with annual and special meetings of shareholders, including preparing and filing proxy statements, and conducting and documenting shareholder meetings; structuring boards of directors and advising on the duties and responsibilities of corporate directors and officers; advising on compliance with state and federal securities regulations, including reporting requirements applicable to stock ownership and transfers by insiders and other periodic reporting; structuring non-deposit financial services, including security brokerage, "sweep" accounts, repurchase agreements, trust services, insurance sales, mortgage brokerage, and other such financial services; and interpreting state and federal banking and other regulations and advising on compliance matters.

In addition, we assist our clients in preparing various regulatory applications; assist with consumer and commercial lending forms and regulations; handle bank operations matters, including the deposit and check collection process and related disputes; and provide guidance on risk management and regulatory compliance with respect to third party vendors, technology issues, privacy issues, and various other matters.

The attorneys in our Financial Institutions Practice Group frequently draw upon the skills and experience of attorneys in other practice groups. This allows us to assist our clients with a variety of other legal matters. For example, our Creditors' Rights Practice Group attorneys deal with debtor-creditor matters such as bankruptcies, foreclosures, lender liability issues, loan workouts, and collections. Our Financial Transactions and Regulations Practice Group attorneys handle a wide range of lending and other transactional matters for a variety of financial institutions and other clients. Our Labor and Employment Practice Group attorneys handle matters such as designing and implementing employment policies and procedures;

preparing employment agreements; handling government agency investigations and audits; litigating wrongful termination cases; and handling affirmative action, wage and hour, and discrimination issues and complaints. Our Real Estate and Environmental Practice Group attorneys handle real property and environmental matters. Our Construction Practice Group attorneys deal with general contract matters such as purchase and service contracts, construction agreements, and other miscellaneous business transactions. Our Intellectual Property Practice Group attorneys handle all kinds of intellectual property matters, including trademarks and computer software contracts. In addition, our Litigation and Tax Practice Group attorneys take care of lawsuits and a broad range of tax matters.