



## Stuart M. Rigot

### Attorney

#### Bio

Stu represents public and private companies in the areas of mergers & acquisitions, securities law, banking regulation, capital formation, and commercial contracts. He regularly represents financial institutions and their holding companies in mergers and other strategic combinations, both as buyers and sellers. Additionally, in his transactional practice, Stu has significant experience advising banks on branch acquisitions and divestitures, bank regulatory applications, private placements of securities, recapitalization transactions, and a wide range of general corporate governance matters. He frequently provides strategic regulatory advice to community banks as they grow and expand their business, both organically and through acquisition. Stu serves as co-leader of the firm's Banking & Financial Institutions practice group.

Stu is a Phi Beta Kappa graduate of the University of North Carolina at Chapel Hill where he received his B.A., with highest distinction, and his J.D., with honors. During law school, he served as Articles and Notes Editor for the North Carolina Banking Institute Journal and was a scholarship recipient from UNC School of Law's Center for Banking and Finance.

Prior to joining the firm, he practiced with Gaeta & Eveson, P.A. in Raleigh and in the Charlotte office of Bryan Cave LLP. Before entering the legal profession, Stu worked for two large public corporations in the consumer packaged goods industry.

#### Contact

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#### Practice Areas

- Banking & Financial Institutions
- Capital Markets
- Mergers & Acquisitions

#### Professional & Community Activities

- North Carolina State Bar
- North Carolina Bar Association
- North Carolina Bankers Association, Affiliate Member
- South Carolina Bankers Association, Affiliate Member

#### Representative Experience

- Represented Nasdaq-listed bank holding company in its \$119.5 million sale to \$4.0 billion asset, SEC-registered bank holding company.
- Represented Nasdaq-listed bank holding company in its acquisition of a South Carolina-chartered bank and its holding company in a stock/cash merger.
- Advised North Carolina-chartered bank in its \$79.0 million merger with a \$7.4 billion national bank headquartered in Ohio.

- Represented Nasdaq-listed bank holding company in its \$40.6 million stock/cash acquisition by merger of a Charlotte-based bank holding company and its subsidiary bank.
  - Represented local investor group in formation of bank holding company and concurrent equity raise to purchase control of troubled bank.
  - Served as issuer's counsel for bank holding company in \$32.0 million subordinated note offering.
  - Advised multi-bank holding company in connection with a recapitalization of its subsidiary bank by institutional and local investors and concurrent secondary sales of \$28.0 million of bank stock by the holding company.
  - Represented Nasdaq-listed bank holding company in its \$63.3 million follow-on public offering.
  - Assisted North Carolina-chartered bank with the purchase and assumption of a portfolio of nine branches from Bank of America.
  - Represented bank holding company in \$17.5 million acquisition financing led by anchor investor purchasing voting and non-voting equity structured to comply with Federal Reserve's non-control thresholds. Proceeds used to acquire additional subsidiary bank via a merger with an interim subsidiary bank.
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## Speeches & Publications

- ["Nontraditional Mortgage Products: Does Guidance Effectively Inform Borrowers of Risk?" 11 N.C Banking Inst. 131, March 2007](#)
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