



Financial Institutions

Symbolized by our 60-plus years as counsel to the Federal Home Loan Bank-Indianapolis, Krieg DeVault has been involved in every major event that has shaped the evolution of Indiana's financial institutions. In addition to leading commercial and investment banks, our clients include specialty finance companies, insurance carriers and agents, broker-dealers, and investment advisers. Our team includes former bank executives and in-house counsel, leaders of and advisers to financial industry organizations, and public policy advocates. We thus have the comprehensive resources to advise on all financial institution operational and regulatory needs including loan documentation, employee relations, new product development, corporate financing, and regulatory supervision and enforcement. A special strength is our representation of more than 125 financial institutions in their mergers, conversions, intra-state and interstate acquisitions, de novo organizations, branch purchases, tender offers, and holding company formations. Whatever the issue, we are well qualified to understand and meet the needs of financial institutions.

Services

- Compliance
 - Lending
 - Equal Credit Opportunity, HMDA, RESPA, Fair Credit Reporting, Truth in Lending, Fair Lending, Flood Insurance, Nontraditional Mortgages, Homeowners Protection, Homeownership Counseling, Appraisals
 - Deposit
 - Electronic Funds Transfers, Truth in Savings, Reg D, Funds Availability, FDIC Insurance, Interest on Deposits, Check 21, Retail Sale of Non-deposit Products
 - Management
 - Reg O, CRA, Unfair & Deceptive Practices, Affiliate Marketing, Bank Holding Companies, Transactions with Affiliates
 - Privacy
 - GLBA, Reg P, FACT Act Redflags, Right to Financial Privacy, Children's Online Privacy Protection Act, Data Security
 - BSA/Anti-Money Laundering
 - CTRs, SARs, CIP
 - Electronic Banking
 - E-sign Act
 - Indiana Law
 - UCCC, UCC, Decedents' Accounts, Powers of Attorney, Fiduciary Accounts, UTMA, Dormant Account, Escheat, Safe Deposit
 - General
 - Training, Policy Review, Advertising
- New account and product development and services
 - Development of business deposit accounts

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- Development of business services agreements
- ACH origination and related agreements
- Consumer lending products
- Retail deposit accounts
- Health savings account programs
- On-line banking programs
- Supervision and Enforcement
 - Cease and Desist Orders
 - Memorandum of Understanding
 - Civil Money Penalties
 - Matters Requiring Attention (Exam Reports)
 - Internal Investigations
 - Responding to regulatory document request
 - Interacting with banking regulators
- Troubled Asset Relief Program (TARP)
 - Voluntary Capital Purchase Program (CPP)
 - Public-Private Investment Program (PPIP)
 - Capital Assistance Program (CAP)
- Temporary Liquidity Guarantee Program (TLGP)
 - Debt Guarantee Program
 - Transaction Account Guarantee Program
- Term Asset-Backed Securities Loan Facility (TALF)
- Mergers and Acquisitions
 - Strategic Analysis
 - Board Counseling
 - Due Diligence
 - Anti-trust Analysis
 - Letters of Intent
 - Definitive Acquisition Agreement
 - Regulatory Applications
 - Shareholder matters
 - Financing
 - Closing
- Commercial and Consumer Loan Documentation
- Corporate Representation
 - Corporate Governance
 - Board of Director and Shareholder Meetings
 - Articles of Incorporate and By-law review
 - Anti-takeover considerations
 - Securities Activities
 - Debt and Equity Financings

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- Shareholder disputes
- Proxy contests
- Derivative actions
- Litigation Committee Representation
- Internal Investigations
- Federal and State Taxation
- Labor and Employment
- Personnel Counseling and Employee Benefits
- Intellectual Property
- Employee Benefits and Executive Compensation
- Trusts and Estates
- Loan Workouts
- Collection and Foreclosure Actions
- Recovery of Collateral for Secured Creditors
- Bank Regulatory
 - Applications
 - De Novo Banks
 - Change in Bank Control
 - Bank Merger Act
 - Operating Subsidiary
 - Branch Opening/Closing

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