

# Financial Institutions

**The Banking & Financial Institutions Practice Group's mission is to provide affordable consultative solutions to its clients in the banking and financial services industry. James Bates strives to assist financial institutions in addressing and resolving a variety of complex legal and regulatory issues in the most cost efficient manner possible. Our attorneys offer objective advice and recommendations, along with industry best practices to financial institutions.**

The firm's clients include publicly and privately held community banks; insurance companies; finance companies; investment companies; private equity funds; private investors; check cashing processors; and consulting companies in the financial institutions arena.

Our specialized knowledge in the Financial Institutions industry is used to your advantage to assist in the following practice areas:

- Mergers and acquisitions
- Private and public securities offerings
- Corporate governance
- Strategic planning
- Regulatory compliance
- Corporate formations and restructurings
- Recapitalization transactions
- "Going private" transactions
- Periodic reporting compliance

- D & O insurance coverage issues
- Branch acquisition and closure
- Facility procurement (acquisition, development and leasing)
- Commercial lending
- Government guaranteed lending (SBA and USDA)
- Employment
- Loan portfolio purchases and sales

We assist clients in the formation of relationships and the settlement of disputes with customers, vendors, and other financial services companies, including the negotiation and preparation of appropriate documentation. We can respond to operational issues involving forms review and development; marketing and advertising materials review; account agreements; expedited funds availability; preparation of policy and procedures materials; and assistance with cash management products. James Bates assists clients before regulatory authorities, including the Federal Reserve, the FDIC, the OCC and the Georgia Department of Banking and Finance.

Our attorneys have been involved in bank mergers, sales, and purchase of banks, as well as other related transactions. These transactions have included acquisitions for stock, for cash, and for combinations of stock and cash, and both purchase and pooling-of-interests accounting.

In addition, our attorneys have experience in complex or unusual lending transactions; loan workouts; consumer lending; collection efforts; bankruptcy; leasing, sales/leaseback arrangements; and intercreditor agreements/letters of credit.

Above all, the firm's Banking and Financial Institutions Practice Group offers responsive, affordable, client-focused service in a consultative setting.