

Banking



Banking Support Services

Lawyers in our Banking practice area provide transactional, regulatory, compliance, and operations support services to financial institution clients, including local, regional and national financial institutions (including national banks, federal savings banks, federal credit unions, and state-chartered banks, credit unions and industrial loan companies), and bank holding companies.

The lawyers in our Banking practice area have private practice and in-house regulatory compliance experience. This practice area focuses on state and federal laws and regulations and other sources of compliance obligations affecting consumer lending, deposit-taking, electronic banking, and retail banking operations.

We also work with bank clients in support of non-consumer retail financial services products, such as business credit cards, commercial cash/treasury management services, and Internet as well as mobile banking services. In addition, we assist clients with a variety of payment products, including drafting and negotiating customer agreements, disclosures and vendor agreements.

We provide advice to bank clients with questions concerning:

- Automated Clearing House payments and NACHA Rules
- Bank Secrecy Act/anti-money laundering issues
- Bank Service Company Act requirements
- Bill payment services
- Card-related laws, regulations and association rules governing credit cards, debit cards, payroll cards, prepaid value and gift cards

- Check processing issues
- Electronic contracting
- Electronic Fund Transfer Act and Regulation E
- Expedited Funds Availability Act and Regulation CC
- Insider lending restrictions under Regulation O
- Internet, telephone and mobile payments
- Multi-factor authentication
- Payment network rules and laws
- Remote and mobile deposit capture
- Third party risk management guidance and vendor contracting
- Truth in Savings Act and Regulation DD
- Wire transfers and Uniform Commercial Code Article 4A (Funds Transfer) concerns

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Celebrating its 25th anniversary in 2022, Hudson Cook, LLP is a national law firm representing the financial services industry in compliance, privacy, litigation, regulatory and enforcement matters.

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