



Banking & Finance

Hinshaw attorneys have decades of experience counseling banks, insurance companies and other financial institutions. Individually and collectively, they help tackle complex and general transactional, regulatory and dispute resolution activities.

Many Hinshaw attorneys have served in business and public service positions. Our ranks include a former Chief Counsel for the Illinois Department of Financial and Professional Regulation's Division of Banking; former general and in-house corporate counsel to, and board members of, financial institutions; a founder of community banks, venture capital firms and other financial institutions; CPAs; and former business persons engaged in various industries. Our legal and non-legal experience, in combination with the personal, partner-level attention that we provide, allows us to forge enduring relationships with our clients that add value to their businesses.

Business and Regulatory Assistance

We help financial services companies with the full range of business activities. Specifically, we:

- Advise on the full range of securities-related issues
- Aide with a wide variety of collection and loan workout matters
- Assist with all types of commercial lending issues, including preparing all forms of commercial lending documentation
- Assist with federal and state law compliance issues, including providing representation before agencies; develop regulatory and statutorily compliant forms, procedures, products and advertising for traditional and non-traditional products and services; and draft legally compliant documents
- Counsel on bankruptcy issues
- Develop compliance-related activities
- Draft offering documents
- Organize and secure regulatory approval for bank holding companies

In addition to representing businesses before the full range of federal and state regulatory agencies, we also assist our clients with the examination process concerning various applications. Subjects that we routinely assist with in this regard include: electronic funds transfer, equal credit opportunity, funds availability, truth-in-lending and usury.

Corporate Organization and Expansion Assistance

We comprehensively represent clients in the establishment of new banks and other financial institutions. Our assistance includes handling all regulatory

Industry Area Contact

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Attorneys

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Lauren Campisi

Elaine M. Carey

Mark A. Carter

Margaret J. Cascino

Mitchel C. Chargo

Laurence P. Chirch

Ralph W. Confreda, Jr.

Michael Danon

Emma Elizabeth "Bessie" Antin
Daschbach

Israel M. Del Mundo

Bonnie E. Dye

Hayden B. Farmer

Eric J. Giglio

Siobhan E. P. Grant

Sarah J. Greenberg

Taylor Hennington

Angela M. Hess

Anthony J. Jacob

Sabrina Janeiro



applications, preparing private offering circulars and helping draft bank policies.

We also have broad experience assisting financial institutions with expansionary activities. Specifically, we:

- Help with the formation of operating subsidiaries and prepare applications to obtain regulatory approval
- Develop forms and other documentation for conducting these activities and provide advice regarding relevant regulatory compliance requirements
- Help clients with the sale and purchase of loan pools, and whole loan pools and whole loan transactions

News

[Hinshaw Makes Waves—and the Airwaves—at the Recent General Counsel Conference Midwest 2024](#)

April 29, 2024

[Hinshaw Boosts West Coast Capabilities With Addition of Two Partners in Los Angeles](#)

April 25, 2024

[David Schultz Analyzes in ARM Compliance Digest: State Appeals Court Affirms Ruling for Defendant in FDCPA Class Action](#)

April 3, 2024

[Gregg Stevens Joins Hinshaw as a Consumer Financial Services Partner in Dallas](#)

March 7, 2024

[Hinshaw Adds Experienced Financial Services Litigator in New York](#)

January 31, 2024

[David Schultz and Justin Penn Re-Elected as CRC 2024 Legal Advisory Board Members](#)

January 23, 2024

[David Schultz Analyzes in ARM Compliance Digest: Appeals Court Reverses Ruling on FCRA Damages](#)

November 27, 2023

[Hinshaw Recognized as "Distinguished in Litigation" in BTI Consulting's Litigation Outlook 2024 Survey](#)

November 16, 2023

[Hinshaw Receives Recognition in 2024 "Best Law Firms" Directory](#)

November 2, 2023

[Three Hinshaw Partners Recognized by New Orleans Magazine as 2023 Top Lawyers](#)

November 1, 2023

[101 Hinshaw Lawyers Recognized in 2024 Editions of Best Lawyers in America and Ones to Watch](#)

August 17, 2023

Alexandria A. Kaminski

Adair L. Kingsmill

Mitchell S. Kurtz

Leah R. Lenz

Matthew Lindsey

Carol A. Lockwood

Ahmad H. Mango

Gabrielle Mannuzza

Stephen T. Masley

Liam McGing

Walter McInnis

Michael J. McKleroy

Concepcion A. Montoya

Helen G. Mosothoane

Omar Mulamekic

Cathy Mulrow-Peattie

John Alexander Nader

Emilio Onolfi

Brian A. Paino

J. Michael Paulino

Justin M. Penn

Nicholas A. Ponzio

Ben Z. Raindorf

Alfredo "Fred" Ramos

Jessica A. Riley

Emilia Rubin

Megan E. Ryan

Anthony P. Scali

Kate Scolaro

Eric J. Simonson

Gary D. Sonnenfeld

Evan N. Soyer

Stewart Spielman

Claire Standish

Ryan R. Stanley

Margaret S. Stefandl

Gregg D. Stevens

Stephen P. Strohschein

Mohamed F. Sweify



Samuel Bodurtha and April Villaverde Recognized as 2023 Client Service All-Stars by BTI Consulting

June 13, 2023

Hinshaw Expands Texas Presence with New Dallas Office and a Team of Financial Services Attorneys

February 1, 2023

Hinshaw Adds Consumer Financial Services Partner in Chicago

May 26, 2022

Hinshaw Adds Consumer Financial Services Partner Bonnie Dye in New Orleans

April 11, 2022

Hinshaw Opens DC office, Adds Consumer Financial Services Partner

March 25, 2022

Hinshaw Adds Experienced Cyber and Privacy Partner in New York

December 21, 2021

Hinshaw Recognized in 2022 U.S. News – Best Lawyers "Best Law Firms" Directory

November 4, 2021

Hinshaw Expands in Northeast Adding New Jersey Office and Eight Lawyers

August 26, 2021

Sixty-Seven Hinshaw Lawyers Recognized in 2022 Edition of Best Lawyers

August 19, 2021

Hinshaw Continues Expansion of Gulf Coast Presence with Financial Services Partner in New Orleans

July 15, 2021

Hinshaw Expands Financial Services Regulatory and Compliance Practice

February 16, 2021

Kimco Realty Corp. Law Firm Partnership Project Selected Among Finalists for ALM Industry Awards in Best Provider Collaboration Category

January 13, 2021

Hinshaw Bolsters Gulf Coast Presence with Two Houston Partners

December 17, 2020

Client Success: Development Site in Fort Lauderdale's Flagler Village Sold for \$14 Million

October 1, 2020

Hinshaw Adds Five-Partner Group with Consumer Financial Services, Bankruptcy, and Commercial Litigation Experience, and Extends Southern Roots with Louisiana Presence

July 20, 2020

Mark Carter Joins Hinshaw's Commercial Transactions Practice in Chicago

October 15, 2019

Aimee G. Szygenda

Julia H. Terry

Stephanie Laird Tolson

C. Charles Townsend

Whitney Uicker

Akeela M. White

Vanessa L. Williams

Brandon M. Wrazen

S. Sherry Xia

Todd M. Young

Anthony J. Zeoli

Mitchell E. Zipkin

Related Services

Antitrust & Trade Regulation

Business & Commercial Transactions

Business Formation

Corporate Governance Structure

Employee Stock Ownership Plans (ESOPs)

Family-Owned Businesses

Mergers & Acquisitions

Privacy, Security & Artificial Intelligence

Securities

Sustainability & ESG

Tax



[Hinshaw Adds Jennifer L. Gray to Consumer Financial Services Practice in California](#)
August 20, 2019

[Deal Spotlight: Midwest Medical Center Refinances Outstanding Tax Exempt Debt](#)
May 6, 2019

[Timothy Sullivan and Michael Morehead Explain New Fed Revision of Small Bank Holding Company Policy Statement](#)
July 21, 2015

[Eliot Abbott Quoted in Miami Today Article on Startup Funding](#)
October 8, 2014

Events

[Hinshaw Attorneys Present at Firm-Sponsored Mortgage Bankers Association's Legal Issues and Regulatory Compliance Conference 2024](#)
May 5-8, 2024
Manchester Grand Hyatt, San Diego, California

[Jim Keeling Teams Up with Greenlink Energy Solutions to Present a Webinar on Making Solar Projects Cost-Efficient and Timely for Businesses and Higher Education Institutions](#)
May 1, 2024
Webinar

[Stewart Spielman and Stephanie Tolson to Co-Present at a Risk Management Association Gulf Coast Chapter's Virtual Event on Navigating Lender Liability](#)
April 10, 2024
Virtual Event

[Alexandria Kaminski to Present on New York's "Anti-Kessler Bill" at a New York Mortgage Bankers Association Webinar](#)
March 5, 2024
Webinar

[Mark Belongia and William Cook to Speak on Debt Collection Compliance](#)
January 26, 2024
Webinar

[Vaishali Rao and Sarah King Present on The Supreme Court's Decision on Student Loan Forgiveness](#)
November 15, 2023
Virtual Event

[Brian McGrath to Speak on Loan Servicing Best Practices and Risks in New York at NYMBA's Annual Convention](#)
October 5, 2023
Turning Stone Resort & Casino, Verona, New York

[Akeela White to Present at the 2023 ACA International Convention & Expo](#)
July 28, 2023
Chicago, Illinois

[Deal Maker: 2023 Mid-Year Deal Analysis and Outlook](#)
May 24, 2023
Hinshaw's Chicago Office

[Private Equity Market Forecast: Trends to Watch in 2022](#)
December 1, 2021 | 12:00 p.m. Central
Virtual Event



[RAEDC Webinar: Understanding the Main Street Lending Program](#)

June 30, 2020

Webinar

[RAEDC Webinar: How Small Businesses Can Navigate the Pandemic](#)

May 27, 2020

Webinar

[Tim Sullivan to Present on Capital Raising at the IESBGA Conference](#)

May 20, 2015

[Tim Sullivan to Present at Crowe Horwath LLP 2014 Annual Financial Institutions Conference](#)

December 2, 2014

Publications

[New York Governor Hochul Signs Anti-Deed Theft Bill into Law: What Mortgage Lenders and Servicers Need to Know](#)

December 6, 2023

Hinshaw Alert

[Restaurant Revitalization Grant Program Provides Grants to a Wide Range of Eligible Entities](#)

April 28, 2021

Hinshaw Alert

[PPP Deadline Extended, Preparing for Restaurant Revitalization Grants](#)

April 2, 2021

Hinshaw Alert

[American Rescue Plan Revises Paycheck Protection Program and Shuttered Venue Operator Grant Program, Establishes Restaurant Revitalization Grant Program](#)

March 23, 2021

Hinshaw Alert

[PPP Updates: Calculation of the Loan Amount and Use of Loan Proceeds for Individuals Who File IRS Form 1040, Schedule C and Revisions to Eligibility Rules](#)

March 12, 2021

Hinshaw Alert

[Biden Administration Issues PPP Loan Revisions Focused on Small Businesses](#)

February 26, 2021

Hinshaw Alert

[SBA and U.S. Treasury Issue Interim Final Rule on Paycheck Protection Program Loan Forgiveness](#)

February 24, 2021

Hinshaw Alert

[FINRA Releases Annual Report Addressing Areas of Examination Focus for 2021](#)

February 18, 2021

Hinshaw Alert

[Lender Obligations Under the Revived Paycheck Protection Program](#)

February 16, 2021

Hinshaw Alert

[COVID-19 Relief Bill Creates Second Paycheck Protection Program](#)

January 5, 2021

Hinshaw Alert



[SBA Issues FAQ on Questionnaires for PPP Loans in Excess of \\$2 Million](#)

December 14, 2020

Hinshaw Alert

[SEC Adopts Exempt Offering Rule Changes That Increase Offering Limits and Harmonize Exempt Offerings](#)

November 18, 2020

Hinshaw Alert

[SBA Questionnaires Increase Scrutiny for PPP Loans Over \\$2M](#)

November 13, 2020

Hinshaw Alert

[SBA Provides Guidance on Rules for M&A Transactions Involving PPP Loans](#)

October 8, 2020

Hinshaw Alert

[IRS Issues Guidance on Presidential Memorandum Payroll Tax Deferral Opportunity](#)

September 11, 2020

Hinshaw Alert

[Community Banks and the COVID-19 Crisis: CBLR and CECL](#)

September 10, 2020

Hinshaw Alert

[New Interim PPP Rules Address Owner-Employee Compensation, Sub-Tenants, and Rent Payments to a Related Party](#)

September 10, 2020

Hinshaw Alert

[PPP Loans and M&A Transactions: Considerations for Lenders and Buyers](#)

September 3, 2020

Hinshaw Alert

[New Supplemental Guidance Issued for PPP Loan Program](#)

August 11, 2020

Hinshaw Alert

[Main Street Lending Program Expanded for Nonprofit Organizations](#)

July 29, 2020

Hinshaw Alert

[SBA and Treasury Provide PPP Loan Forgiveness Applications](#)

July 16, 2020

Hinshaw Alert

[A Summary of PPP Updates, Including Early Filing of Forgiveness Application](#)

July 13, 2020

Hinshaw Alert

[Federal Reserve Expands Scope of Loan Options and Size of Eligible Businesses Under Main Street Lending Program](#)

June 15, 2020

Hinshaw Alert

[Legislative Fix for PPP Loan Forgiveness Problems](#)

June 4, 2020 | Updated June 9, 2020

Hinshaw Alert

[SBA Issues Interim Final Rule on PPP Loan Forgiveness](#)

May 27, 2020



Hinshaw Alert

[SBA Releases PPP Loan Forgiveness Application](#)

May 18, 2020

Hinshaw Alert

[SBA Provides Additional Guidance on Review of Economic Uncertainty Certifications Made by PPP Loan Applicants](#)

May 13, 2020 | Updated May 14, 2020

Hinshaw Alert

[Federal Reserve Board Expands Scope and Eligibility of Main Street Lending Program](#)

May 8, 2020

Hinshaw Alert

[PPP Loan Proceeds Return Date Extended, Tips on Preparing for a PPP Loan Audit](#)

May 6, 2020

Hinshaw Alert

[IRS Position on the Deductibility of Expenses Paid with PPP Loan Proceeds](#)

May 1, 2020

Hinshaw Alert

[Borrowers Beware: Audits of PPP Loans in Excess of \\$2 Million and Economic Uncertainty Certification](#)

April 30, 2020

Hinshaw Alert

[SBA May Review Economic Uncertainty Certifications as Criticism Mounts Over PPP Loan Requests by Large Businesses with Adequate Sources of Liquidity and PPP Loan Forgiveness](#)

April 24, 2020

Hinshaw Alert

[A Funding and Business Viability Checklist for Companies Contending with Effects of the COVID-19 Crisis](#)

March 27, 2020

Hinshaw Alert

[Capital Simplification for Community Banking Organizations](#)

October 29, 2019

Hinshaw Alert

[SEC Adopts JOBS Act Crowdfunding Rules](#)

November 18, 2015

Corporate / Financial Institutions Alert

[Federal Reserve Revises Small Bank Holding Company Policy Statement by Increasing Asset Limit and Including Savings & Loan](#)

April 15, 2015

Corporate / Financial Institutions Alert

[SEC Adopts Rules to Increase Access to Capital for Smaller Companies](#)

March 30, 2015

Corporate / Financial Institutions Alert

[SEC Adopts Rules to Facilitate Smaller Companies' Access to Capital](#)

March 26, 2015

Corporate / Financial Institutions Alert

[Illinois Appellate Court Reviews the Rights of a Lender as a Mortgage Holder Under a Standard Mortgage Clause in an Insurance Policy](#)



March 25, 2015

Corporate / Financial Institutions Alert

[Accumulated Other Comprehensive Income \(AOCI\) Opt-Out Election](#)

March 25, 2015

Corporate / Financial Institutions Alert

[Fed proposes rules to increase the asset limit under the Small Bank Holding Company Policy from \\$500 million to \\$1 billion](#)

February 3, 2015

Corporate / Financial Institutions Alert

[U.S. Supreme Court Confirms Truth In Lending Act Rescission Notice Requirements](#)

January 21, 2015

Corporate / Financial Institutions Alert

[AOCI Opt-Out Election Must be Made on Call Report or FR Y-9C \(if applicable\) for the Quarter Ending March 31, 2015](#)

January 20, 2015

Corporate / Financial Institutions Alert

[FDIC Clarifies Bank Brokered Deposit Expectations and Requirements](#)

January 15, 2015

Corporate / Financial Institutions Alert

[Good News for Community Banks — Legislation Enacted Which Doubles Threshold for Small Bank Holding Company Policy Statement](#)

December 19, 2014

Corporate / Financial Institutions Alert

[Consumer & Class Action Litigation Newsletter - August 2013](#)

August 5, 2013

[Consumer & Class Action Litigation Newsletter - June 2013](#)

June 12, 2013

[Illinois Supreme Court Adopts Rules Relating to the Home Foreclosure Process](#)

March 5, 2013

Corporate / Financial Institutions Alert

[CFPB Adopts Mortgage Servicing Rules](#)

February 11, 2013

Corporate / Financial Institutions Alert

[Consumer Financial Protection Bureau Adopts Loan Originator Compensation and Qualification Rules](#)

February 4, 2013

Corporate / Financial Institutions Alert

[SEC Approves NYSE and Nasdaq Rules on Independence of Compensation Committee Members and Advisers](#)

January 31, 2013

Corporate / Financial Institutions Alert

[Consumer Financial Protection Bureau Adopts Ability to Repay and Qualified Mortgage Rules](#)

January 24, 2013

Corporate / Financial Institutions Alert

[SEC Proposes to Eliminate the Prohibition Against General Solicitation and Advertising in Certain Private Offerings](#)

September 20, 2012

Corporate / Financial Institutions Alert

[Listing Standards for Compensation Committees](#)



July 19, 2012

Corporate / Financial Institutions Alert

[FRB, FDIC and OCC Issue Proposals Revising Bank Regulatory Capital Requirements and the Risk-Weighted Asset Rules](#)

July 5, 2012

Corporate / Financial Institutions Alert

[JOBS Act—SEC Guidance on Scaled Disclosure and Other EGC Issues](#)

May 23, 2012

Corporate / Financial Institutions Alert

[JOBS Act – SEC Guidance on Scaled Disclosure and Other Emerging Growth Company Issues](#)

May 3, 2012

Corporate / Financial Institutions Alert

[Central District of Illinois Bankruptcy Rulings Present New Challenges to Perfection of Security Interests](#)

April 24, 2012

Corporate / Financial Institutions Alert