

## FINANCIAL SERVICES CORPORATE & REGULATORY TEAM

### OVERVIEW

Our attorneys focus on financial institutions on a daily basis and work to know your business, management team, competitors, market, regulators, customers, employees, and community. With our industry-specific focus and our years in the field, we are known and respected by banks, outside counsel at other firms and regulators across the country.

Our team focuses on acquisitions and sales, as well as corporate governance, regulatory, compliance and securities matters for more than 300 financial institution clients. In addition, we have a large number of attorneys in our firm who regularly provide litigation, lending, work-out, bankruptcy, employment law, employee benefits, fintech investment, emerging payments and prepaid cards, environmental, intellectual property, tax, technology and outsourcing, fiduciary law (including personal estate planning for bankers), real estate and REITs, white collar crime and similar legal advice for our financial institution clients. We enjoy being able to say that whatever problem a banker may have, we have a lawyer who has worked on a similar problem for a banker.

Our broad experience, coupled with our innovative solutions and our long standing ties to regulators, trade associations and service providers, make us invaluable assets to our clients who seek counsel for the following types of matters, among others:

- Mergers, Acquisitions & Sales
- Charter Conversions and Consolidations
- Corporate Governance
- Securities Offerings & Reporting
- Employee Benefits & Executive Compensation
- D&O Insurance and Risk Management
- Financial Institutions Litigation
- Lending
- Holding Companies

- Insurance & Other Financial Services
- Labor & Employment
- Investments in FinTech
- Development and Licensing of FinTech
- Emerging Payments & Prepaid Cards
- Emerging Technologies
- Workouts & Financial Restructuring

Our team, which includes former in-house counsel at major financial institutions, understands the variety of risk considerations involved in consumer regulatory enforcement. We work to achieve matter resolutions that meet both our clients' short term needs and broader strategic goals.

## HOW WE HAVE HELPED CLIENTS

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## MEET THE TEAM



### **James J. McAlpin Jr.**

Senior Counsel, Atlanta

[james.mcalpin@bclplaw.com](mailto:james.mcalpin@bclplaw.com)

[+1 404 572 6630](tel:+14045726630)

## RELATED CAPABILITIES

- Payment Systems
- Financial Services Corporate & Regulatory Team

## AREAS OF FOCUS

- Community Banking Litigation
- De Novo Banking
- Subchapter S

- Going Private
- Wealth Management
- Workouts & Financial Restructuring

## RELATED INSIGHTS

Insights

Apr 29, 2025

### **Understanding DORA: a guide for financial entities and ICT service providers**

Blog Post

Feb 11, 2025

### **Trump Issues Executive Order Freezing FCPA Enforcement and Investigations for 180 Days**

News

Jan 30, 2025

### **BCLP strengthens Paris office with new Financial Regulation and Asset Management team**

Insights

Nov 29, 2024

### **SEC Enforcement Tea Leaves: Expected Priorities in the Second Trump Administration**

In this article, attorneys from BCLP's Financial Services Disputes and Investigations (FSDI) team predict the next Administration's SEC Enforcement priorities. The FSDI team includes former SEC, FINRA, and CFTC enforcement attorneys and former federal prosecutors. The team advises clients on SEC and FINRA enforcement, and other securities litigation, matters. How will President-elect Trump's reelection impact the SEC's enforcement priorities? We looked for clues from the first Trump Administration's Enforcement program, and also from the agency's current Republican Commissioners. In the new Administration, we expect the SEC (1) to emphasize protecting retail investors, (2) to refocus crypto enforcement actions on fraudsters, and (3) to take a more conservative approach to corporate disclosure and cybersecurity cases.

Insights

Nov 28, 2024

### **The FCA's updated 'naming and shaming' proposals**

The FCA has today published a further consultation paper (CP24/2 (Part 2)) in relation to its 'naming and shaming' proposals (the "Updated Consultation"). The publication follows widespread industry criticism of the FCA's initial proposals published in February 2024 (the "Original Proposal"), and an intense grilling earlier this month of the FCA's Nikhil Rathi and Ashley Alder before the House of Lords Financial Services Regulation Committee over the proposals. The FCA has, as anticipated, significantly watered-down its Original Proposal in the Updated Consultation and has also provided some case studies to demonstrate how its revised proposals might have applied to past investigations. So, what does this all mean and what happens now?

Insights

Nov 27, 2024

## **The PRA's and FCA's proposals to reduce restrictions on banking bonuses**

Yesterday the PRA and FCA published PRA consultation paper 16/24 / FCA consultation paper 24/23 – Remuneration reform, containing proposals for significant changes to the remuneration regime. The UK's current remuneration regime was developed as part of a response to the 2008 global financial crisis, for which excessive and short-term risk taking in the banking sector was held partially responsible. These new proposed changes are aimed at streamlining the regulatory framework, enhancing individual accountability, and bolstering the UK's international competitiveness. We consider the key proposals and their implications for financial services clients.

Insights

Aug 20, 2024

### **Mandatory reimbursement for APP fraud**

What payment service providers need to consider ahead of implementation

Insights

Aug 15, 2024

### **Prioritising consumer redress over fines**

FCA's H2O Final Notice

Insights

Jul 22, 2024

### **CTA and Corporate Governance: A Quick Guide for Situations Where CTA Comes into Play**