



BANK REGULATORY LAW

Major banks and other financial institutions across the country turn to Cummings & Lockwood to ensure compliance with Connecticut laws and federal banking and lending regulations. We bring deep experience working with both Connecticut and out-of-state financial institutions in matters related to:

- Representation before state and federal bank regulators, the Federal Reserve Board, the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the Connecticut Department of Banking
- The establishment of offices in Connecticut
- Capital adequacy requirements and off-balance-sheet treatment of particular loan structures
- Federal and state consumer protection laws, such as the Truth in Lending Act, Real Estate Settlement Procedures Act (RESPA) and mortgage licensing and lending

Cummings & Lockwood - *The Choice* for sophisticated legal counsel.