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BUSINESS TRANSACTIONS: BANKING & FINANCIAL INSTITUTIONS

Ruder Ware's banking & financial institutions practice area provides legal counsel to financial institutions as lenders and to clients as borrowers. Specifically, our attorneys represent commercial lenders and borrowers in single- and multi-lender credit facilities involving traditional bank credit arrangements, letters of credit, leveraged acquisitions, and recapitalization financings. Our attorneys prepare and negotiate a variety of agreements necessary for properly documenting commercial loan transactions, including credit agreements, intercreditor agreements, subordination agreements, participation agreements, promissory notes, security agreements, mortgages, and other collateral documents. Our lawyers also have substantial experience representing state and national banks, bank holding companies, and other financial institutions in connection with organization, acquisition and divestiture transactions, ownership and corporate governance issues, and regulatory matters. Specific services offered by our banking and financial institutions practice area include:

- Negotiating secured and unsecured financing transactions on behalf of lenders and borrowers, including transactions involving syndicate lending and agency relationships
- Drafting loan and credit agreements, security agreements, mortgages, and other collateral instruments, notes, intercreditor and subordination agreements, participation agreements, and collateral agency and collateral trust agreements
- Representing state and national banks and bank holding companies, as well as other financial institutions, before state and federal bank regulators to obtain regulatory approval for branch bank expansion
- Handling bank and bank holding company formations, acquisitions, and sales, as well as bank and bank holding company merger and other change-of-control transactions
- Counseling financial institution clients regarding new facility development and related matters requiring regulatory approval
- Assisting financial institution clients with developing loan underwriting policies and loan documentation policies to comply with safe and sound banking practices mandated by state and federal bank regulators
- Providing legal advice to financial institution clients regarding capital infusion transactions, as well as structuring and implementing shareholder buyouts
- Drafting and obtaining regulatory approval for voting trust agreements and shareholder agreements involving financial institutions
- Negotiating and documenting bank holding company loans
- Providing regulatory interaction with and representation before the Federal Deposit Insurance Corporation, Federal Reserve Board of Governors, Office of the Comptroller of the Currency, and the Wisconsin Department of Financial Institutions

- Addressing employment and employee benefit issues affecting financial institutions, including executive employment and noncompete agreements and nonqualified deferred compensation programs

Ruder Ware is an associate member of both the Wisconsin Bankers Association and the Community Bankers of Wisconsin.

As part of a full-service law firm, our attorneys provide clients with a one-stop approach to their legal needs. Ruder Ware, the largest Wisconsin law firm headquartered north of Madison, also provides legal counsel in Litigation & Dispute Resolution; Employment, Labor & Benefits; and Trusts & Estates. 📌

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Legal Services Offered by Ruder Ware

Business Transactions

- Antitrust & Trade Regulation
- Banking & Financial Institutions
- Bankruptcy & Creditors' Rights
- Business Organizations
- Commercial Contracts
- Corporate Finance & Securities
- Executive Compensation & Employee Benefits
- Intellectual Property
- Mergers & Acquisitions
- Real Estate & Construction

Employment, Labor & Benefits

- Employee Benefits & Executive Compensation
- Employment Law
- Labor Law

Government Relations

Litigation & Dispute Resolution

- Alternative Dispute Resolution
- Commercial Litigation
- Employment Litigation
- Environmental Litigation
- Preventative Litigation Services
- Products Liability Litigation
- Real Estate & Construction Litigation

Local Government Law

Professional Responsibility

School Law

Trusts & Estates

- Asset Protection Planning
- Elder Law
- Estate Planning
- Family Business Succession Planning
- Fiduciary Services
- Probate & Trust Administration

