

Banking & Financial Institutions

Trusted Counsel for a Changing Financial World

Today's financial institutions face a complex mix of regulatory demands, technological disruption, and competitive pressure. At Hinshaw, we help you stay ahead of change and position you for what's next.

We represent a wide range of national, regional, and community banks, credit unions, savings associations, and thrifts. Whether you're navigating a regulatory inquiry, restructuring a lending portfolio, launching a new product, or defending high-stakes litigation, we deliver clear, actionable advice grounded in deep financial sector insight.

With a team that spans regulatory, transactional, litigation, and compliance experience, we support clients throughout the entire lifecycle—helping them mitigate risk, streamline operations, and meet evolving customer demands with confidence.

Regulatory Depth Meets Business Strategy: We're not just legal advisors—we're financial sector strategists. Our team includes seasoned attorneys with direct experience inside financial institutions, compliance departments, and regulatory agencies and attorneys who have dedicated their practice to serving as outside counsel to financial institutions. That means we anticipate challenges before they surface and design strategies that align with your risk appetite, growth objectives, and market conditions.

Cross-Disciplinary Collaboration: We collaborate across practices to deliver integrated solutions that reflect the full scope of your operations. We bring practical knowledge to every matter, informed by experience representing both financial institutions and regulators. Our advice reflects not only what the law requires—but how it's likely to be enforced.

National Presence, Local Know-How: From local credit unions to the largest national banking institutions, we understand that financial services are shaped by both national policy and regional enforcement trends. Our national footprint allows us to provide scalable solutions with nuanced local insight.

Areas of Focus

Litigation & Risk Mitigation

We represent banks and financial institutions in a broad spectrum of litigation, from individual claims to putative class actions involving allegations such as lender liability, fraud, consumer protection violations, and breaches of

fiduciary duty. In addition to defending against claims, we also initiate actions on behalf of our clients to enforce their rights and remedies under credit agreements and other contractual obligations.

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Regulatory Compliance & Examinations

We help financial institutions navigate compliance with OCC, FDIC, Federal Reserve, CFPB, and state regulators—guiding clients through examinations, consent orders, internal reviews, and corrective action plans. We also advise financial institutions on compliance with the host of federal and state laws governing their operations, products, and services and help clients design retail financial products to ensure regulatory compliance from the start—including disclosures, fee structures, and terms. We work with in-house legal and compliance teams to align consumer protections with institutional priorities, so your operations remain both compliant and competitive.

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Governance & Corporate Strategy

From board advisory to M&A support, we advise on governance best practices, corporate structuring, strategic partnerships, and stakeholder management for banks and holding companies.

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Lending & Credit Transactions

We draft, negotiate, and close a full range of secured and unsecured credit facilities, loan participations, syndications, and intercreditor arrangements across asset classes and geographies. We also help financial institutions design, document, and manage consumer credit products and services, including mortgage products, credit card programs, installment loans, automotive finance programs, and higher education finance, among others.

Bankruptcy, Workout Strategic Planning & Restructuring

We routinely guide creditors, committees, landlords, and other stakeholders through restructurings, workouts, and bankruptcy proceedings with precision and pragmatism. From Chapter 11 reorganizations to Section 363 distressed asset sales to adversary proceedings in bankruptcy, we help clients preserve value and protect their investments. Our team crafts creative solutions to work with debtors and third party advisors to stabilize operations, generate opportunities, and protect your bottom line in the face of insolvency-related risks and financing challenges. We also help servicers and financial institutions develop effective compliance programs to

manage all aspects of bankruptcy proceedings, from Sub-Chapter V matters to consumer bankruptcy servicing programs to responding to U.S. Trustee actions and audits. We also help clients develop effective compliance programs to manage all aspects of consumer bankruptcy proceedings, including adversary actions, U.S. Trustee actions, mandatory injunctions requiring audits and proof of claim amendments, appeals and motions to withdraw the reference of bankruptcy court jurisdiction.

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Retail Banking Operations

We provide operational counsel on retail banking products and services, including deposit and savings accounts, mobile banking, marketing practices, disclosures, and fair lending requirements.

Digital Banking & Fintech Integration

We advise on vendor due diligence, platform compliance, customer onboarding, e-signatures, and privacy protections—helping you launch, scale and manage tech-forward solutions.

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Enforcement Actions & Internal Investigations

When regulators call, we respond. Our team handles complex enforcement actions and investigations involving BSA/AML, UDAAP, cybersecurity, fair lending, and data privacy issues.

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Employment, Compensation & Workforce Issues

We counsel financial institutions on executive compensation, employment agreements, restrictive covenants, and internal complaints—minimizing disruption while protecting brand and leadership continuity.

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Data Privacy, AI & Cybersecurity

We help clients safeguard data, comply with privacy laws, mitigate cyber threats, and thoughtfully implement AI technology. From drafting cybersecurity policies to responding to data breaches, our team blends deep legal and technical experience to protect your business. As regulations tighten and cyber incidents rise, we provide proactive strategies to navigate emerging technologies and keep your operations secure and resilient.

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Insurance Transactional, Regulatory & Compliance

We support insurers, MGAs, and brokers in multistate licensing, regulatory filings, corporate transactions, and Form A approvals. We help clients navigate NAIC model laws, DOI inquiries, and the full lifecycle of insurance compliance matters.

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Empowering Your Financial Future

At Hinshaw, we don't just respond to legal issues—we help you build a resilient, future-forward banking strategy. Whether you're a traditional bank facing digital disruption, a private equity fund investing in the financial sector, or a mortgage servicer managing compliance risk, our team delivers the clarity and counsel to move forward with confidence. Let us be your legal partner in an increasingly complex financial world.

Insights

Press Release

Oct 16, 2025

Fernando C. Rivera-Maissonet Reappointed Co-Chair of the Hispanic National Bar Association's Business Law Section

Event

Oct 16, 2025

Trio of Hinshaw Partners Present on the Regulatory Landscape from a State Perspective at the Chicagoland Compliance Association Inc. Annual Conference

Event

Sep 29, 2025

David Schultz and Vaishali Rao Present Key Compliance Insights at ComplianceCon 2025

Press Release

Sep 16, 2025

Hinshaw Adds Experienced Financial Services Partners Joseph Sanders and Leslie Meredith in Chicago and D.C.

Webinar
Sep 12, 2025

Justin Penn Presents on “Sovereign Citizens” in AccountsRecovery.net Webinar

Press Release
Aug 21, 2025

102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America*® and *Ones to Watch*™

Press Release
Aug 21, 2025

Veteran Bankruptcy and Restructuring Partner Logan Rappaport Joins Hinshaw in New York

In The News
Aug 20, 2025

David Schultz Discusses Hinshaw’s “Crucial Role” in Shaping New Illinois Coerced Debt Protection Law

Press Release
Aug 6, 2025

***Corporate Counsel* Names Vaishali Rao a Finalist in the 2025 Women, Influence & Power in Law (WIPL) Awards**

Webinar
Jun 26, 2025

Vaishali Rao Presents Webinar on Student Loan Servicer Licensing Requirements

Press Release
Jun 24, 2025

Hinshaw Adds Experienced Consumer Financial Services Attorney Peter Cubita in New York

Press Release
Jun 5, 2025

Hinshaw Earns National Recognition in 2025 *Chambers USA* Directory

To Find Out More Contact

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Related Capabilities

Bankruptcy, Workout Strategic Planning & Restructuring

Consumer Financial Services

Corporate & Transactions

Data Privacy, AI & Cybersecurity

Financial Services

Fintech

Insurance

International Law & Alliances

Labor & Employment

Licensing

Litigation & Trial

Regulatory & Compliance

Supervisory Examinations, Investigations & Enforcement