



## Community Banks

In today's complex business and regulatory environment, community banks are challenged with navigating the rapidly changing economic landscape. Now, more than ever, a bank's success is dependent upon its ability to take the initiative and act quickly. This is why it's important to have a partner with the experience to stay one step ahead.

With over 40 years of experience, Williams Mullen has represented more than 45 community banks throughout North Carolina and Virginia. In addition to individual bank representation, our multi-disciplinary attorneys speak frequently at association seminars and conferences and work closely with prominent industry organizations such as the North Carolina Bankers Association, Virginia Bankers Association, Virginia Association of Community Banks and Risk Management Association.

Williams Mullen's Community Banks team is intimately familiar with the unique aspects of the banking business. We regularly work on matters involving regulatory compliance, Uniform Commercial Code (UCC) issues, corporate and securities law, mergers and acquisitions, the creation of new financial products and services, lender-related litigation, information technology, Internet banking issues, executive compensation and employee benefits, tax law, employment and labor and wealth management.

Our attorneys are experienced in serving as a resource to community banks on the following types of matters (click on a link to view more):

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- **Corporate & Securities Matters**

- Corporate governance
    - Mergers & Acquisitions
    - SEC filings
    - Shareholder meetings and shareholder relations
    - Proxy matters

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- **Regulatory**

- Proactive compliance advice on Dodd-Frank, Sarbanes-Oxley, and CFPB regulations, including TILA, RESPA, ECOA and Fair Lending

- Consumer financial services compliance, including mortgage origination and servicing
- Counsel during and following the examination process, including advice on responding to adverse findings, enforcement actions and investigations
- Positive interaction with state and federal regulators

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- **Transactional**

- Bankruptcy, loan workouts, collections
- Commercial real estate & construction lending transactions
- Asset based and C&I lending transactions
- Historic Rehabilitation, Low Income and New Markets Tax Credits
- Conservation easements

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- **Litigation**

- Defensive commercial and fiduciary litigation
- Environmental litigation
- Lender liability
- Shareholder suits
- Criminal defense litigation

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- **Executive Compensation & Employee Benefits**

- Employment agreements, SERPs
- Deferred compensation agreements, Rabbi Trusts, 409A compliance
- Tax-qualified plans: 401(k), pension plan, health and welfare benefits
- Stock-based compensation plans, options and restricted stock agreements
- ERISA litigation
- ESOPs

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- **Tax**

- State and local tax litigation
- Audits and appeals of federal and state tax matters
- IRS and DOJ matters

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- **Employment and Labor**

- Employment contracts
- Audits, investigations, employment-related lawsuits
- Regulatory interpretation and training
- Employee policies, ethics programs, corporate compliance
- Affirmative action plans and OFCCP compliance

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- **Information Technology**

- Third-party agreements
- Strategic contracts
- E-Discovery and Information Governance
- Records retention programs

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- **Intellectual Property**

- Trademark and copyright portfolio management
- Data Protection and privacy
- Software licensing
- Internet and domain services
- Advertising
- Intellectual Property Litigation

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- **Environmental**

- Environmental due diligence
- Property/operations permitting and compliance
- Lender liability and risk allocation
- Special asset/property remediation/cleanup process and risk mitigation
- Mineral extraction and land subsidence
- Coastal flooding and sea level rise
- Risk management review and instruments
- Environmental policies, practices and form language
- Legislative and regulatory affairs/advocacy (state and federal)

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- **Wealth Management**

- Estate planning and document preparation
- Estate and trust administration
- Tax planning

## Related News

- [Is the Mechanic's Lien or Bond Waiver Clause in Your Contract Enforceable in Virginia?](#)
- [Williams Mullen Represents Monarch in \\$7.3 Billion Merger with TowneBank](#)
- [Do RESPA's Loss Mitigation Procedures Really Apply After a Borrower Leaves a Residence?](#)
- [Whit Whitham, Pat Satterfield Talk New Banks With the Federal Reserve of Richmond's Econ Focus Magazine](#)
- [Williams Mullen Lands Attorneys Scott Richter and Ben McCall to Bolster Corporate and Community Banking Teams](#)
- [54 Williams Mullen Attorneys Named to 2017 Virginia Super Lawyers List; 21 Named 2017 Rising Stars](#)
- [Williams Mullen Advises TowneBank in Acquisition of Paragon Commercial Corporation and Paragon Commercial Bank](#)
- [Williams Mullen Advises Bank of McKenney in Merger with Citizens Community Bank](#)
- [114 Williams Mullen Attorneys Listed in The Best Lawyers in America 2018](#)
- [Nine Williams Mullen Attorneys Named 2018 'Lawyers of the Year' by The Best Lawyers in America](#)
- [Williams Mullen Advises Citizens National Bank in Merger with Old Point Financial](#)
- [Williams Mullen Helps Bay Banks of Virginia Raise \\$35 Million in Common Stock Offering](#)
- [Uel Whitsett Elected Partner at Williams Mullen](#)
- [Williams Mullen Helps Parkway Acquisition Corp. and Skyline National Bank Enter \\$14.5 Million Merger with Great State Bank](#)
- [Williams Mullen Represents Village Bank in \\$5.7 Million Sale of Subordinated Notes](#)
- [53 Williams Mullen Attorneys Named to 2018 Virginia Super Lawyers List; 20 Named 2018 Rising Stars](#)
- [110 Williams Mullen Attorneys Listed in Latest Edition of The Best Lawyers in America®](#)
- [Williams Mullen Helps American National in \\$95.6 Million Acquisition of HomeTown Bankshares](#)
- [Williams Mullen Ranked Nationally in 15 Practice Areas by U.S. News 'Best Lawyers' 'Best Law Firms' 2019](#)
- [47 Williams Mullen Attorneys Named to 2019 Virginia Super Lawyers List; 17 Named 2019 Rising Stars](#)
- [Williams Mullen Represents Blue Ridge Bankshares Inc. in Acquisition of Virginia Community Bankshares Inc.](#)
- [Jamie Bruno Selected to Leadership Metro Richmond's Leadership Quest Class of 2020](#)
- [119 Williams Mullen Attorneys Listed in 2020 Edition of The Best Lawyers in America®](#)
- [Williams Mullen Representing C&F Financial Corporation in Acquisition of Peoples Bankshares, Inc.](#)
- [Mike Kelly Named to 2019 Class of Leaders in the Law by Virginia Lawyers Weekly](#)
- [Partial Subordination: A Circuitous Route to a Fair Result](#)

- 35 Williams Mullen Attorneys Named to 2020 Virginia Super Lawyers List; 13 Named 2020 Rising Stars
- Mergers and Acquisitions with PPP or EIDL Borrowers: Considerations for Buyers, Sellers, and Lenders
- Williams Mullen Represents Bay Banks of Virginia in Announced Merger with Blue Ridge Bankshares
- Williams Mullen Represents Virginia National Bankshares Corporation in Announced Merger with Fauquier Bankshares, Inc.
- COVID-19 Comeback Plan: Part IV - How Banks Think About Loan Defaults: Lessons for Borrowers in Troubled Times
- COVID-19 Comeback Plan: Part I - How Banks Think About Loan Defaults: Lessons for Borrowers in Troubled Times
- COVID-19 Comeback Plan: Part II - How Banks Think About Loan Defaults: Lessons for Borrowers in Troubled Times
- COVID-19 Comeback Plan: Part III - How Banks Think About Loan Defaults: Lessons for Borrowers in Troubled Times
- VIDEO SERIES: How Banks Think About Loan Defaults: Lessons for Borrowers in Troubled Times
- Williams Mullen Represents Blue Ridge Bankshares in Announced Merger with FVCBankcorp, Inc.
- Williams Mullen Partner Alyssa Carducci Dangler to Serve as CREW Network President-Elect for 2022
- RESPA Sec. 8(a): How is an Unnecessarily High Settlement Cost Different from an Overcharge?
- ?Looking Ahead? Williams Mullen Partner Alyssa Carducci Dangler Shares 2023 Plan As CREW Network President
- Williams Mullen Represents Farmers Bankshares in Merger with TowneBank
- Williams Mullen Representing American National Bankshares, Inc. in Merger With Atlantic Union Bankshares Corporation

## Related Events

- PPP and The Main Street Lending Program
- Cybersecurity Vigilance ? An Expert Panel Briefing for Directors and CEOs
- Regulatory Hot Topics ? Data Processing Contracts, LIBOR Transition
- First Quarter Compliance Forum Central
- Cybersecurity Breaches: Understanding the How and What if a Breach Occurs at Your Bank
- Seminar: Technology as a Component of Strategic Planning and Risk Avoidance
- TILA/RESPA Integrated Disclosure Rule

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