

# SERVICES

---

## Regulatory Compliance

Butzel attorneys practicing in the area of Financial Services law handle regulatory compliance matters before all levels of local, state and federal administrative agencies, as well as before state and federal courts. In addition, the lawyers in this practice have extensive experience in negotiating and structuring economic incentives for new investment at federal, state and local levels.

Our professionals are experts in such areas as antitrust, enforcement actions, federal acquisitions policy, federal security clearances, financial regulations, government contracts, international trade and customs, securities law, telecommunications law and white collar criminal matters. Butzel maintains a diverse administrative and agency practice. Our attorneys have consequently practiced at or before the Department of Defense (DOD), Department of Justice (DOJ), Federal Communications Commission (FCC), Federal Trade Commission (FTC), Financial Industry Regulatory Authority (FINRA), Food and Drug Administration (FDA), International Trade Commission (ITC), National Futures Association (NFA), and the Securities and Exchange Commission (SEC).

Our attorneys boast success in a number of areas and successfully counsel their clients on a full spectrum of regulatory issues including Compliance with comprehensive banking acts such as the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA), the Federal Institutions Reform Recovery and Enforcement Act of 1989 (FIRREA), and the Depository Institutions Deregulation Monetary Control Act of 1980 (DIDMCA) Legal lending limits Loan production office and branching restrictions Inter-affiliate rules Management interlocks Insider lending issues Permissible activities of national banks, and non-bank subsidiaries of bank holding companies and enforcement powers Anti-tying rules Most-favored lender theories and Exportation of interest rates from a national or state bank's home state and general usury-related issues.

### People

**W. Patrick Dreisig**  
Shareholder  
248 258 1094  
dreisig@butzel.com

**Justin G. Klimko**  
Shareholder  
313 225 7037  
klimkojg@butzel.com

**Robert A. Hudson**  
Of Counsel  
248 258 1402  
hudson@butzel.com

## SERVICES

---

Butzel's Financial Services Regulatory Compliance attorneys also prepare advisories to financial institutions on new legislative and regulatory developments from the Department of Housing and Urban Development (HUD), the Veterans Administration (VA), the Office of the Comptroller of the Currency (OCC), the Federal Reserve Board (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), as well as state regulatory agencies and banking departments, the National Association of Securities Dealers, Municipal Securities Rulemaking Board, and Securities and Exchange Commission. Members of the group have extensive knowledge in preparing opinions on the legislative and regulatory interpretations of the anti-tying rules for bank holding companies and application of such rules to the proposed tying of specific bank products and services.

The best measure of our effectiveness has been our clients' record of achieving positive results with regulatory law matters, allowing them to concentrate their efforts on business success.