



## David Curatolo

### Partner

[DCuratolo@cullenllp.com](mailto:DCuratolo@cullenllp.com)

Long Island Office

Phone: 516.357.3773

Fax: 516.357.3792

David Curatolo is a partner in the firm's Banking and Financial Services department, where he leverages over 15 years of experience to provide comprehensive legal and regulatory counsel to banks and financial institutions. His deep knowledge and expertise cover a range of financial service practice areas, including, among others, regulatory compliance, mergers and acquisitions, and operational implementation.

Prior to joining the firm, David was Senior Vice President and Senior Deputy General Counsel at Flagstar Bank. In that role, he led legal efforts in the administration and execution of several high-profile transactions, including the 2009 acquisition of AmTrust Bank through an FDIC assisted transaction; the 2010 acquisition of Desert Hills Bank through an FDIC assisted transaction; the 2012 assumption of \$2.2 billion in deposits from Aurora Bank, FSB; the 2017 divestiture of the Bank's mortgage banking business to Freedom Mortgage Corporation, the 2018 merger of the Bank's sister institution, New York Commercial Bank, with and into the Bank; the 2022 merger of Flagstar Bancorp, Inc. into New York Community Bancorp, Inc.; and the 2023 acquisition of Signature Bank through an FDIC assisted transaction.

David also oversaw the operational conversion of Flagstar's systems during its national rebranding, drafted major deposit and treasury management agreements, and was chiefly responsible for providing the day to day legal support of various Bank depository functions, including, among other areas, the Deposit Operations, Treasury Management, Alternative Deposits Group, Government Banking as a Service (GBaaS), and Digital Banking as a Service (DBaaS) functions. He also chaired the New Products and Services Committee, ensuring compliance with OCC guidelines while driving innovation in banking services.

David's extensive background also includes his tenure at New York Community Bancorp, Inc., where he provided legal guidance on capital actions, such as the Company's 2017 issuance of Series A Preferred Stock and its 2018 issuance of subordinated debt. His experience managing governance matters, regulatory filings, and vendor contract negotiations gives him a unique ability to offer practical, business-focused solutions that help clients meet both regulatory obligations and strategic objectives.

## Practices

- Banking and Financial Services
- Financial Mergers and Acquisitions
- Operations, Outsourcing and Vendor Arrangements
- Cybersecurity and Data Privacy
- Information Technology
- Regulatory and Compliance

## Industries

- Financial Institutions

## Bar Admissions

- New York

## Education

- J.D., St. John's University School of Law, 2009
- B.A., New York University, cum laude, 2006
- Wharton School of Business, University of Pennsylvania, American Banking Association Stonier Masters in Banking, 2019