Cullen | Dykman

Financial Institutions Regulatory Compliance

Financial institutions need legal counsel that understands both regulatory expectations and how institutions operate in practice. Our Financial Institutions Regulatory and Compliance team advises banks, credit unions, mortgage businesses and other financial services organizations on day-to-day operational questions, institution-level compliance matters and strategic business arrangements that carry legal and regulatory risk.

Operational Compliance for Day-to-Day Banking Issues

We advise clients on a wide range of operational matters, including disclosures and account documentation, subpoenas, restraining notices, powers of attorney, trust-related issues, safe deposit matters and abandoned-property questions. Our goal is to give institutions clear, practical guidance that can be used by management, branch personnel, operations teams and in-house counsel in real time.

This is day-to-day counseling designed to keep institutions moving while reducing avoidable risk.

Bank, Credit Union and Mortgage Regulatory Guidance

We serve as counsel on regulatory and compliance matters affecting commercial banks, savings institutions, credit unions and mortgage banking businesses. Our work includes advising on bank operations, credit union requirements, mortgage compliance issues, regulatory notices and applications, and other matters that arise in the normal course of institutional governance and growth.

We focus on helping clients interpret obligations in a commercially realistic way while remaining responsive to examinations, supervisory expectations and business priorities.

Vendor, Servicing and Outsourcing Arrangements

Operational risk often sits inside third-party relationships. We review and negotiate vendor agreements, core processing arrangements, software and online banking agreements, mortgage servicing and sub-servicing contracts, and other outsourcing or servicing relationships that are critical to institutional operations.

Since we regularly see these issues across multiple clients and vendors, we are able to identify recurring commercial pressure points and help institutions negotiate agreements that better reflect operational needs, risk allocation, and institutional priorities.

Policies, Governance and Strategic Operational Matters

We also advise on governance, operational policy alignment, leasing and ownership issues involving bank property, and compliance questions that arise in connection with transactions, affiliations and institutional growth initiatives. When a matter touches lending, employment, real estate or strategic transactions, we coordinate across practices so clients receive advice that is both complete and practical.

Responsive Counsel for Management and In-House Teams

Our clients value counsel that can help them answer immediate questions, support internal stakeholders and stay aligned with evolving legal obligations. We aim to be that kind of partner: practical, accessible and closely attuned to how financial institutions make decisions.

Practices

- Financial Institutions and Lending