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COMMUNITY BANKING EXCELLENCE

Your Community Bank's Legal Resource

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Looking Back, Looking Forward: A 2015 Retrospective and 2016 Predictions

This past year has seen many changes in the community banking industry. Some of these issues we expected and some had more of an impact than maybe we would have thought. As we reflect and look forward to 2016, we asked several of our colleagues to weigh in regarding what we saw, what we expect and how to best prepare for the coming new year.

Read the Full Article

Virtual Currencies and Risks They Bring to Community Banks and the Financial Industry

By: Nicholas P. Mooney II

Virtual currencies are once again at the forefront of discussion about top issues facing community banks and the financial industry as a whole. The Independent Community Bankers of America, a trade association representing more than 6,500 community banks, recently published its list of top issues for the fourth quarter of 2015. Among them were the risks associated with virtual currencies.

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Revisiting the Post-Bankruptcy Toolbox: Don't Forget to Compare the Financials

By: Travis A. Knobbe

While the search for efficient and simple one-size-fits-all post-bankruptcy answers is elusive, it is surprising then that two related sections of the Bankruptcy Code that apply to all bankruptcy cases in which an individual is the debtor is often overlooked. As most lenders know, the most powerful tools a borrower has at his disposal in a bankruptcy are the automatic stay and the discharge. But what many overlook, is that the discharge is subject to attack.

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Your Perspective

Which article topic would you like to learn more about? The winning topic will be covered in a free webinar hosted by one of our attorneys in the next few weeks.

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"Financial institutions should maintain underwriting discipline and exercise prudent risk-management practices that identify, measure, monitor, and manage the risks arising from their CRE lending activity." --- The Federal Reserve, Office of the Comptroller of the Currency and FDIC on December 18, 2015 warning financial institutions that they will require higher underwriting standards or increased capital requirements for banks focusing "too much" on CRE.

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