



## Financial Services

For more than a century, Winston has been a trusted advisor and advocate to financial services clients around the world, advising them in some of their highest-stakes and most sensitive matters. Our multidisciplinary Financial Services Industry Group represents leading banks and financial services companies in a range of complex corporate and transactional matters; litigation and disputes; and regulatory, compliance, and enforcement matters.

In the U.S., we advise on compliance with federal and state laws and regulations, advocating our clients' interests in agency proceedings and policy deliberations, and ensuring the timely completion of acquisitions, mergers, and other transactions. Our Financial Services team represents U.S. and non-U.S. firms before federal and state regulatory agencies, legislatures, and courts, as well as before arbitration panels and international tribunals. Notably, our lawyers have actively participated in implementing the major U.S. legislation affecting financial firms over the last three decades, including the laws governing financial services integration, enhanced supervisory oversight, money laundering prevention, privacy, corporate governance, and financial and public reporting.

### WHO WE REPRESENT

- Banks
- Broker-dealers
- Credit card companies
- Digital assets firms
- Direct/non-bank lenders
- Insurers
- Investment advisers
- Investment banks

- Money services businesses
- Mutual funds
- Payment processors
- Private equity funds
- Individuals
- Trust companies

## Key Contacts

Kobi Brinson

Jordan Klein

## Areas of Focus

### Financial Services Corporate & Transactions

Our financial services corporate and transactional lawyers are grounded in the issues that financial institutions face worldwide and offer extensive experience assisting financial services firms with their corporate and transactional needs. From the formation of a new subsidiary or joint venture to the completion of a significant merger or acquisition, we are capable of handling transactions exceptionally and efficiently.

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### Financial Services Litigation

Our financial services litigators have a distinguished reputation for handling complex litigation involving consumer claims against financial institutions and for representing clients in government and internal investigations. We have defended financial services clients against claims brought under myriad consumer-protection statutes governing consumer transactions. We leverage our reputation as a trial lawyers' firm to help clients overcome bet-the-company litigation, resolve day-to-day business matters, and prepare for future threats.

[Learn More](#)

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### Financial Services Regulatory, Compliance, & Enforcement

We have a broad and established regulatory, compliance, and enforcement practice. We advise a wide range of financial services clients on federal and state supervisory examinations and in developing and implementing corrective action and remediation responses for numerous agencies, including, the Office of the Comptroller of the Currency (OCC), Consumer Financial Protection Bureau (CFPB), Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), Financial Crimes Enforcement Network (FinCEN), Treasury/ Office of Foreign Assets Control (OFAC), New York State Department of Financial Services (NYDFS), New Jersey Department of Banking and Insurance (NJDOBI), and Florida Office of Financial Regulation (FOFR).

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## Insurance

Our insurance lawyers provide insurance companies with best-in-class advice, corporate and transactional counsel, and, if need be, litigation defense in high-stakes coverage disputes and class actions. We have achieved excellent outcomes for our clients in matters involving a wide variety of insurance policies and claims, including cybersecurity, travel, long-term care, and annuities, among others. Moreover, we have experience in emerging issues and industries, such as blockchain technology and artificial intelligence, both of which present insurers with a unique and complicated set of risks and opportunities.

[Learn More](#)

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## Financial Crimes Compliance

Winston's financial crimes compliance lawyers have been providing Bank Secrecy Act (BSA), anti-money laundering (AML), and countering the financing of terrorism (CFT) regulatory compliance counseling and enforcement-related services for decades. We also have experience with international AML matters including in the EU and with respect to Financial Actions Task Force (FATF) recommendations.

[Learn More](#)

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## Related Capabilities

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Antitrust/Competition	Appellate & Critical Motions	Bankruptcy Litigation & Investigations
Capital Markets	Class Actions & Group Litigation	Commercial Litigation & Disputes
Compliance Programs	Debt Finance	Derivatives & Structured Products
eDiscovery & Information Governance	Employee Benefits & Executive Compensation	
Environmental, Social & Governance (ESG)	ERISA Litigation	
Executive Compensation Plans & Agreements	Finance	Financial Services Litigation
Financial Services Transactions & Regulatory	Fund Finance	Private Investment Funds
Government Investigations, Enforcement & Compliance		
Government Program Fraud, False Claims Act & Qui Tam Litigation		Intellectual Property
International Arbitration	International Trade	Labor & Employment
Litigation/Trials		
Mergers & Acquisitions	Privacy & Data Security	Private Equity
Privacy: Regulated Personal Information (RPI)		Restructuring & Insolvency
Securities, M&A & Corporate Governance Litigation	Structured Finance	Tax

Transactions

Cryptocurrencies, Digital Assets & Blockchain Technology

FinTech & Payments

Insurance

European Disputes, Regulatory & Compliance

European Transactions

Latin America & Caribbean

## Recent Experience

Mezzanine Loan of up to US\$218M

Good Pride Limited Term Loan Facility up to HK\$7M

Haitong UT Leasing HK Limited Extension of Loan Facility of US\$30M

Arthur J. Gallagher Acquisition of Clements Worldwide

Revelstoke Capital Partners Strategic Minority Investment From Bonaccord Capital Partners

Torrey Partners's Sale to Stifel Financial Corp.

BMO Harris Bank N.A.'s US\$100M Credit Facility for Q Biopharma Holdco, LLC

Hammond Hanlon Camp's Sale to Fifth Third Acquisition Holdings

## Related Insights & News

### ARTICLE

How Private Funds Can Navigate New FinCEN Reporting Rules

MARCH 19, 2024

### SPONSORSHIP

Winston & Strawn Sponsors FIBA AML 2024 Conference

MARCH 18, 2024

### BLOG

Come See Us Before We Come See You – DOJ Announces New Whistleblower Program Intensifying Corporate Enforcement Efforts

MARCH 14, 2024

### IN THE MEDIA

Carl Fornaris Discusses When Bank Regulators Must Close a Bank with *Commercial Observer*

MARCH 8, 2024

#### **CLIENT ALERT**

### **Be Advised: Investment Advisers Face Renewed Prospect of AML/CFT Compliance Obligations**

MARCH 4, 2024

#### **BLOG**

### **Cabinet of Japan Approves Bill Encouraging Venture Capital Investment in Blockchain Startups**

FEBRUARY 23, 2024

#### **WEBINAR**

### **The Corporate Transparency Act's Beneficial Ownership Information Reporting Rule and What You Need to Know**

FEBRUARY 8, 2024

#### **SPONSORSHIP**

### **Winston Sponsors Celebration of *The Legal 500* GC Powerlist – Miami 2024**

FEBRUARY 1, 2024

#### **SEMINAR/CLE**

### **Winston Hosts 2024 Financial Services Symposium in Charlotte**

JANUARY 24, 2024

#### **SEMINAR/CLE**

### **ChIPs Accelerator — Breaking Barriers: Pioneering Innovation, Driving Success**

JANUARY 11, 2024

#### **ARTICLE**

### **Calif. Banking Brief: All The Notable Legal Updates In Q4**

JANUARY 5, 2024

#### **CLIENT ALERT**

### **New Florida House Bill Requires Certain Financial Institutions to File Reports with the Florida OFR When They Block or Close a Customer's Account**

JANUARY 3, 2024