

# BARACK FERRAZZANO

Barack Ferrazzano Kirschbaum & Nagelberg LLP

## Matthew C. Stone

Associate

Matt is an associate in the Financial Institutions Group, concentrating his practice on bank regulatory and troubled bank matters. He has more than ten years of broad experience in bank regulation and banking prior to attending law school. Matt served as a bank examiner for the Iowa Division of Banking, as well as holding relationship management, credit administration, and compliance positions with the Federal Home Loan Bank of Des Moines and two Iowa-based banks.

Prior to joining Barack Ferrazzano, Matt was an associate for three years in the banking department of a large Chicago law firm, where he counseled state- and federally-chartered financial institutions and holding companies on merger and acquisition, capital markets, and general regulatory compliance matters, and drafted and negotiated banking-related service agreements and credit-related documents for commercial and private banking loans.

Matt's experience includes:

- Responsibility for a portfolio of 150+ member financial institutions while with the FHLB
- Overseeing the credit administration and internal audit and compliance functions for two large community banks

### Representative Matters

- Regulatory Compliance  
Advised numerous financial institutions regarding compliance with state and federal laws involving a broad spectrum of lending, deposit, and operational issues
- Regulatory Applications  
Represented financial institutions regarding applications filed in connection with bank acquisition and merger transactions



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### Practices

- Financial Institutions
- Regulatory Practice

### Education

- University of Iowa College of Law, J.D., with distinction, 2006
- University of Iowa Tippie College of Business, M.B.A., 1999
- University of Northern Iowa, B.A., Finance, *magna cum laude*, 1992

### Bar & Court Admissions

- State of Illinois
- State of Iowa (inactive)

- **Changes in Banking Laws and Regulations**

Advised multiple financial institutions with respect to recently enacted or amended banking laws and regulations, including the Credit CARD Act, the Transaction Account Guaranty Program, and new disclosure requirements relating to sweep repurchase agreements

- **Structured Deposit Products**

Advised a bank with respect to general documentation and disclosures for equity-linked and structured CD products

- **Outsourcing Agreements for Services**

Assisted multiple financial institutions with respect to the negotiation and drafting of trade services agreements and treasury management matters

## **Articles and Publications**

- Client Action Alert - Shifting Consumer Compliance Environment (September 12, 2011)
- Client Action Alert - Overdraft Programs (June 22, 2011)
- Client Alert - Is it Time to "Spring Clean" Your Commercial Customer Agreements? (March 29, 2011)
- Client Action Alert - REMINDER: FDIC Insurance Coverage Change (December 17, 2010)