

Andrea L. Sill

Partner

Andrea is part of the firm's financial institutions group and concentrates her practice on bank regulatory, securities and corporate matters. She has experience working on a variety of regulatory and securities matters, including mergers and acquisitions, equity and debt offerings, trust preferred securities transactions, regulatory applications and enforcement matters. Andrea has also advised clients on a variety of new government programs and initiatives, including the FDIC's Temporary Liquidity Guarantee Program and new deposit insurance assessment scheme and the programs established by the U.S. Treasury and Federal Reserve pursuant to the Emergency Economic Stabilization Act of 2008. Andrea has assisted several clients in the application, approval and closing of securities issued to the U.S. Treasury under the Capital Purchase Program.

Prior to joining the firm, Andrea served as legal counsel to the Illinois Office of Banks and Real Estate. Andrea's experience there included drafting interpretive letters, legislative proposals, regulations and examination guidelines. She also prosecuted numerous enforcement actions and provided legal analysis of corporate applications, including *de novo* bank applications, mergers and other structural applications.

Andrea published a chapter on Illinois operational laws and regulations affecting financial institutions, and has chaired the Chicago Bar Association's Financial Institutions Committee.

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)



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Practices

- Financial Institutions

Education

- Chicago Kent College of Law, LL.M. in Financial Services Law, with *high honors*, 2003
- The American University, J.D., *cum laude*, 1996
- Bucknell University, B.A., 1993

Bar & Court Admissions

- State of Illinois

- Co-Author of Chapter, "Illinois Operational Laws and Regulations" in IICLE's Advising Illinois Financial Institutions (2006)

Events and Speaking Engagements

- Emergency Economic Stabilization Act (EESA) (Webinar/October 2008) (October 30, 2008)

Professional Activities and Honors

- Chair, Chicago Bar Association, Financial Institutions Committee (2003-2004)