

# THE LAW OF BANKING & FINANCIAL INSTITUTIONS IN NEVADA

September 23, 2010

2:00 to 4:15 p.m.

2 Hours CLE

Federal Courthouse

Presented by: **Alan B. Rabkin, Esq.**

1. Overview of the scope of financial services: a true crossroads of the law.

- Bank regulatory law
- Securities law
- Nevada commercial code
- Contract law and lending
- Search and seizure
- Probates and estates
- Litigation

2. The special regulation of banks and financial services: banking is highly regulated.

- Who regulates this area and whose law matters?
- Federal versus state law interplay
- How to approach a financial services legal issue
- Financial modernization...changes just ahead

3. The 8 most common issues in the world of Nevada banking and financial services today:

Issue #1: Check Loss. The confusing world of Article 4 of the Nevada Commercial Code.

Issue #2: Getting Information from Banks. How to be successful in obtaining information from banks and other financial institutions.

Issue #3: Establishing Trust Accounts, In Trust For Bank Accounts and Fiduciary Accounts. How to make the opening process painless.

Issue #4: Loan Workouts. Do's and Don'ts for success in resolving troubled loans in Nevada.

Issue #5: Letters of Credit. How they work and why they may help your clients.

Issue #6: Credit Cards, Debit Cards and ACH/Wire Transfers. The process, the liability and how they are the same and how they differ.

Issue #7. Defrauding Banks. The *alphabet soup* of liability for cheating a bank: SAR's, CTR's and a U.S. governmental agency you likely have never heard of, FinCen.

Issue #8. Deposit Insurance and Bank Failure. *OMG, my bank just closed!* What to do in dealing with troubled banks, the FDIC and bank liquidation.

4. Q&A