



## D. Taylor Tipton

Shareholder

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Taylor Tipton is a shareholder in the Firm's Knoxville and Washington, D.C. offices.

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Mr. Tipton represents banks, bank holding companies, nonbank lenders, other financial services providers, and their investors in merger and acquisition, restructuring and recapitalization, and securities transactions.

He also advises depository and non-depository financial services providers on financial regulatory laws, including the Bank Holding Company Act, Change in Bank Control Act, Bank Secrecy Act, Dodd-Frank Act, and various state licensing and compliance laws throughout the nation.

He has represented clients in investigations and enforcement actions brought by the Federal Reserve, OCC, FDIC, CFPB, OFAC, Department of Justice, state banking departments, and state attorneys general.

### Representative Matters

- Represented a U.S. credit card network operator in its investment in and restructuring of a Chinese payment processing company.
- Represented a Texas community bank in its \$70.3 million initial public offering.
- Represented a North Carolina community bank in its \$1.4 billion acquisition by a Midwestern regional bank.
- Represented the underwriters on a series of debt offerings for a Mid-Atlantic multi-bank holding company.
- Represented a New Jersey community bank in multiple acquisitions.
- Represented a Florida community bank in multiple acquisitions.
- Represented a Wisconsin community bank holding company in its pre-packaged bankruptcy, initial public offering and acquisition by another bank holding company.
- Represented a private equity fund in its \$550 million acquisition of a bank-owned consumer finance company.
- Advised an international asset manager with regard to its status and obligations under the Bank Holding Company Act.
- Advised a \$2 trillion bank holding company in identifying and vetting candidates for its board of directors.
- Advised a large national commodities exchange in complying with the provisions of the Dodd-Frank Act.
- Closed the \$44 million sale of a holding company's trust company to an investor group.
- Represented multiple European banks in investigations of alleged money laundering and economic sanctions violations.
- Represented an e-payments processor in its \$7.6 million settlement with the U.S. Department of the Treasury's Office of Foreign Assets Control.
- Represented a bank holding company and its broker-dealer affiliate in compliance with and termination of an enforcement order.
- Represented an Illinois bank holding company in its \$8 million acquisition of another Illinois bank holding company and its subsidiary community bank.
- Represented a bank holding company in its issuance of \$50 million in subordinated notes.



## Professional Honors & Activities

- Named a *Best Lawyers: Ones to Watch® in America* for Financial Services Regulation Law (2021 – 2023)
- Adjunct Professor – Contract Drafting and Mergers & Acquisitions, University of Tennessee College of Law (2017 – present)
- American Bar Association – Banking Law Committee (2011 – present); Vice Chair, Mergers and Acquisitions Subcommittee (2018 – 2022); Chair, Mergers and Acquisitions Subcommittee (2022 – present)



## Publications

- "Strategic Considerations in the Rapidly Changing Banking Environment" (March 2023)
- "Federal Funds for CDFIs and MDIs: Emergency Capital Investment Program (ECIP)" (March 2021)
- "Regulators Issue Small Dollar Lending Principles" (May 21, 2020)
- "SBA's Paycheck Protection Program: Additional Guidance Issued on April 6" (April 7, 2020)
- "BankThink Lack of Regulatory Clarity Holding Back Blockchain," *American Banker* (November 2017)
- "Can Dodd-Frank Be Fixed to Bridge Competing Interests?," *CFO* (October 2017)
- "Protect Your Bank Against Internal Control Weakness," *Tennessee Banker Magazine* (July/August 2017)



## Speaking Engagements

- Speaker – "Holding Effective, Efficient, and Energetic Board Meetings," Pennsylvania Bankers Association 2019 Convention, Palm Springs, California (May 2019)
- "Let's Make a Bank!: Developments in De Novo Bank, Industrial Loan Company, and Fintech Charters," ABA Business Law Section 2019 Spring Meeting, Vancouver, British Columbia, Canada (March 2019)



## Webinars

- Looking Ahead: The Bank Regulatory Landscape in 2024 (December 2023)



## Education

- Georgetown University Law Center, J.D., 2011, cum laude
  - *American Criminal Law Review*, editorial board
- The University of Tennessee, B.A., 2008, summa cum laude



## Admissions

- New York
- District of Columbia
- Tennessee