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## WHAT SETS US APART

### Lender Compliance and Liability

- CFPB and Dodd Frank Compliance
- Fair Debt Collection Practices
- RESPA
- Federal Regulation and Fair Credit Reporting Act/FACT Act
- ECOA/Fair Lending
- Higher Education Lending

### Bank Operations

- Federal Regulations E, J, and CC
- UCC Articles 3, 4, 4A
- NACHA Rules
- BSA/AML Compliance
- CTR and SAR Reporting Requirements
- Bank Holding Company Act
- Investment Company Act
- Securities
- Commodity Exchange Act

### Bank HR Compliance

- Annual Affirmative Action Plan Review
- Onsite Employee Training
- Annual Policy and Procedure Review

### Electronic Banking Compliance

- ACH Compliance
- Mobile and Online Banking Compliance

### Directors and Officers

- Federal Regulation O Compliance
- BOLI Policies
- Bank Vehicle Policies

### Bank Advertising Compliance

- Marketing and Advertising Policies
- Social Media Policies
- UDAAP Compliance

### Banking Security and Privacy Compliance

- Bank IT/Cyber Security Compliance
- Bank Physical Security Compliance
- Bank Privacy Compliance

## BUSINESS, LEGAL, AND INDUSTRY KNOW-HOW

The Steptoe & Johnson Banking Regulatory Team, a subset of the larger Banking and Commercial Transactions team, has significant experience navigating the complex web of regulatory requirements facing national, regional, and local banking institutions.

Team members routinely work with regional and national banks assisting in-house compliance personnel to craft forward-thinking solutions to their individual regulatory issues.

## HOW WE HAVE HELPED

### Banking Regulatory

- Assisted financial institutions and other creditors to ensure proper implementation of procedures to comply with the Dodd-Frank Regulatory Reform Act
- Represented mortgage broker in licensure matter
- Represented various national lenders in actions against the West Virginia Attorney General's office and West Virginia Division of Banking regarding compliance issues with state law

### Banking Litigation

- Argued before the West Virginia Supreme Court of Appeals the standard for statute of limitations, which significantly limits the statute of limitations on predatory lending cases under the West Virginia Consumer Credit and Protection Act
- Litigated claims involving payment systems and commercial paper with a focus on issues under Article 3 (Negotiable Instruments); Article 4 (Bank Deposits and Collections); and Article 4A (Funds Transfers) of the Uniform Commercial Code and Federal Regulation CC (Availability of Funds and Collection of Checks)
- Represents banks in litigation matters involving personal identifiers, financial privacy, and compliance with Bank Secrecy Act requirements
- Defended banks and financial institutions against claims brought under the Electronic Fund Transfer Act, the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, and the Equal Credit Opportunity Act