



CAPABILITIES

- Acquisitions & Securities Matters
- Bank & Insurance Regulatory Matters
- Commercial & Residential Real Estate Lending
- Commercial Loan Workout, Bankruptcy & Loan Restructuring
- Corporate Governance
- Corporate Lending, Lines of Credit & Inter-Creditor Agreements
- Economic Development & Revenue Bond Financing Transactions
- Executive Compensation, Employee Benefits & Stock Ownership Plans
- Holding Company Formation & Organizational Structure
- International Transactions & Letters of Credit
- Investor Relations
- Project Labor Agreements
- Risk Management
- Taxation, Trust Preferred Stock & Subchapter S Conversions

Banks and insurance companies today face unique challenges. The increasingly complex regulatory landscape in which they operate forces senior management and boards of directors to deal with unprecedented pressure to comply with new legal requirements and to meet investor's expectations.

OUR APPROACH

Institutions that want to compete - and expand - need strategic advice to navigate toward growth objectives. Our financial services team, with decades of experience serving clients in the highly regulated sectors of community banking and insurance, draws on veteran corporate governance, regulatory, securities, tax and real estate attorneys.

Using an integrated team approach, we counsel our financial services clients at all levels, serving as strategic legal counsel and business advisors.

This description of the Jaeckle Financial Services practice group was prepared by Jaeckle Fleischmann & Mugel, LLP and is intended for general information purposes only and should not be considered legal advice. You are urged to contact an attorney concerning any specific questions you have relating to your own situation. Prior results do not guarantee a similar outcome.

Your Team

**GEORGE F. BELLOWES** gbellows@jaeckle.com; 716.843.3806**PARTNER**

George F. Bellows concentrates his practice in general corporate and business matters with a special emphasis on financing transactions. He routinely represents both business clients and lenders in international financing transactions, including syndicated loan transactions and transactions involving special issues with collateral and opinion letters with respect to New York law. He holds an AB from Hamilton College, an MBA from Syracuse University and a JD from the University at Buffalo School of Law.

**VINCENT O. HANLEY** vhanley@jaeckle.com; 716.843.3847**PARTNER**

Vincent O. Hanley is a partner in the Firm's Corporate and Real Estate practice groups. He concentrates his practice in the areas of real estate, banking, litigation and environmental law. His real estate and litigation experience includes litigation concerning leases, easements, and contracts for the sale of real property, mortgage foreclosures, real property tax review proceedings, eminent domain proceedings, zoning matters, and commercial sale and lease transactions.

**PETER G. KLEIN** pklein@jaeckle.com; 716.843.3857**PARTNER**

Peter G. Klein concentrates his practice in business and corporate law. His practice involves a wide variety of business transactions including acquisitions, divestitures and restructuring of businesses, financing transactions, complex contract and business enterprise matters, export regulation and health care issues. Mr. Klein holds a BA from the State University of New York at Buffalo and a JD from Albany Law School of Union University.

**JOSEPH P. KUBAREK** jkubarek@jaeckle.com; 716.843.3862**PARTNER**

Mr. Kubarek concentrates his practice in securities, corporate finance, mergers and acquisitions and corporate governance. He has significant experience in providing advice and guidance to corporate boards and board committees on corporate governance matters, including board and committee structure, duties and best practices, disclosure practices and compliance with legal requirements. Mr. Kubarek holds a BA, cum laude with high distinction, from the University of Rochester and a JD from Northwestern University School of Law.

**JESSICA E. LANKFORD** jlankford@jaeckle.com; 716.843.3883**PARTNER**

Ms. Lankford concentrates her practice on general corporate, corporate governance and corporate financing matters. Ms. Lankford also provides legal counsel to various regulated entities including insurance companies regarding compliance with applicable regulations. She holds a BA, *summa cum laude*, from Wittenberg University and a JD, *magna cum laude*, from Syracuse University.

**THOMAS A. PALMER** tpalmer@jaeckle.com; 716.250.1805**PARTNER**

Thomas A. Palmer has been engaged in general corporate, merger and acquisition, financing and tax practice for more than 26 years. He represents a leading real estate developer and construction contractor, lenders and borrowers in commercial financing transactions, an business clients involved in manufacturing, health care, insurance, wholesale distribution, retail sales, real estate, and building and contracting. Mr. Palmer holds a BS in Accounting from Canisius College and an MBA and a JD from the State University of New York at Buffalo. Mr. Palmer is a member of the advisory board of the University at Buffalo Center for Entrepreneurial Leadership, serving as Chairman for 2002-2003. He was appointed a Senior Fellow of Entrepreneurship by the UB School of Management in 2003.

**MICHAEL A. PIETTE** mpiette@jaeckle.com; 716.843.3882**PARTNER**

Michael A. Piette is a partner in the Firm's Corporate and Real Estate practice groups. He concentrates his practice in commercial real estate, including transactions involving the acquisition, financing, development, leasing and exchange of commercial real estate. Mr. Piette has counseled lending institutions and commercial owners in sophisticated forms of financing. His practice also involves environmental and land use regulation matters, including freshwater wetlands issues.