

Partner

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Practice Areas

Banking & Financial
Services

Corporate & Securities

Mergers & Acquisitions

Bar Admissions

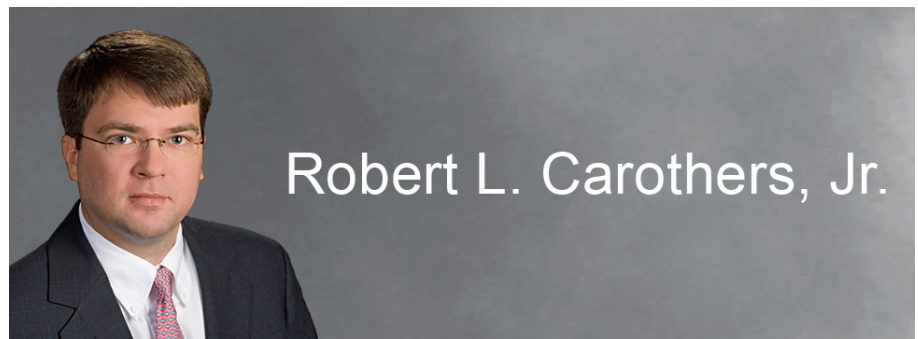
Alabama, 2000

Education

ABA Stonier Graduate
School of Banking, 2004

The University of Alabama
School of Law, J.D., 2000,
cum laude; *Journal of the
Legal Profession*

Birmingham-Southern
College, B.S., 1997, *cum
laude*



Rob Carothers is a partner in the firm's Banking & Financial Services Practice Group. His practice is focused primarily in the area of financial institution regulation. He has experience advising state banks, national banks, thrifts, and their holding companies on a wide range of regulatory matters, including:

- Affiliate transactions and compliance with Sections 23A and 23B of the Federal Reserve Act and Regulation W
- Applying for Troubled Asset Relief Program (TARP) funds and complying with TARP requirements
- Branch purchases and sales
- Change in bank control issues
- Charter conversions
- Chartering *de novo* banks
- Compliance with federal and state banking laws and regulations, including the Truth in Lending Act (TILA), the Real Estate Settlement Procedures Act (RESPA), the Truth in Savings Act (TISA), the Bank Secrecy Act, the USA Patriot Act, Regulation O, and the Fair Credit Reporting Act (FCRA)
- Counseling troubled financial institutions and assisting with negotiating and complying with regulatory enforcement actions
- Creditors' rights
- Data security issues
- Financial privacy matters
- Forming bank holding companies
- Interstate banking and branching
- Mergers and acquisitions
- Operational issues

- Secured transactions and Uniform Commercial Code (UCC) issues

For nearly 10 years, Mr. Carothers served as regulatory counsel to a large regional bank holding company with more than \$25 billion in total assets. He has also advised numerous community bank clients with respect to various bank regulatory issues. His family has operated a community bank in Winfield, Alabama, for more than 70 years, and he is active with the Community Bankers Association of Alabama.

Presentations

- "Understanding the Small Business Lending Fund"
Webinar, January 20, 2011
- "The Regulatory Enforcement Process"
January 12, 2010
- "The Current Banking Environment and Its Implications For Your Next Exam"
December 15, 2009

Publications

- "Dodd-Frank and Basel III: How Do They Impact Capital At Your Bank?"
Banking Traditions, December 1, 2010
- "FDIC Proposes Changes to Risk-Based Assessment System"
Jones Walker Banking & Financial Services E*Lert, April 21, 2010
- "U.S. Department of Treasury's Community Development Capital Initiative"
Jones Walker Banking & Financial Services E*Lert, February 24, 2010
- "Regulatory Guidance on Concentrations in Commercial Real Estate Lending"
North Carolina Banking Institute, March 2007
- "Revisiting Customer Privacy"
Banking Traditions, Community Bankers Association of Alabama, Summer 2005

Memberships

- Alabama State Bar

- Gulf Coast Exploreum Science Center (Member, Junior Board)
- Mobile Bar Association

