



Deposit and Investment Products

Chapman and Cutler advises financial institutions with respect to a wide array of deposit and non-deposit investment products, such as annuities, insurance, securities and derivatives.

For traditional deposit accounts, we provide advice and counsel on Truth in Savings (disclosure), Regulation CC (availability of funds) and Regulation E (electronic funds transfers) matters.

We advise on current issues such as "bounced check" protection programs, customer identification and disclosures for accounts originated on the Internet.

We also have assisted clients in the development and marketing of debit cards and stored value cards (including gift, loyalty and payroll cards) and in the legal aspects of the procurement, deployment and maintenance of ATMs and the processing of ATM transactions.

With respect to non-deposit investment products, the firm assists financial institutions and their affiliates with the legal complexities of marketing and cross-marketing these products, including disclosures, sale practices, licensing and other regulatory matters.

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Related Practices

Banking and Financial Services

Consumer Credit Transactions

Consumer Financial Services

Debt Collection Practices

Interest and Usury

Internet Banking

Mortgage and Home Equity Lending

Private Banking Services and Trust Counsel Services