

COURSE SYLLABUS

Faculty: **Professor Ann Graham**

Course: Banking Law

Semester: Spring 2011

Welcome to Banking Law! Our focus will be primarily on the United States banking system, but increasing globalization of financial transactions means that we will cover some international aspects. Banking law – or the law affecting financial institutions – is firmly grounded in historical legislation, judicial decision, regulation, and business practice. We will build from this base and move to the current cutting edge where financial institutions today compete to offer new products and services within a rapidly changing legal frame work. You are expected to read assignments before the scheduled class and come prepared to participate actively with relevant questions and insights.

Financial legal jobs in this field include: private law practice assisting clients with an array of legal compliance and business law issues; federal and state government regulatory counsel; in-house financial institution counsel, legislative drafting and lobbying practice; and criminal prosecution and defense involving financial crimes. Practitioners from several of these areas will visit our class to provide their perspectives.

Meeting Schedule: **Tuesday and Thursday - 9:30-10:45**

Room: **LAW 100**

Textbook	Primary Text	Primary Text	Recommended not required
Author	Broome & Markham	Broome & Markham	
Title and edition of	Regulation of Bank	Selected Statutes &	
text	Financial Service	Regulations	
	Activities (4 th Ed.)		
Publisher/year	Thompson - 2011	Thompson - 2011	
ISBN	978-0-314-26608-8	978-0-314-26852-5	

Learning Outcomes for the Course:

Learning Objectives:

- Clear grasp of the regulatory structure of the financial institutions industry;
- Knowledge of important legal developments in financial institutions law;
- Ability to analyze key issues in federal and state legislation, agency regulation, court decision, and business practice relating to financial institutions.

Course Expectations:

HUSL Policies on attendance, lateness and preparation

The program of instruction at the School of Law is based on an active and informed exchange between instructor and student and between student and student. Regular, prepared class attendance helps develop skills essential to the competent practice of law. A student who violates the attendance policy, including the instructor's specification of class expectation described below, may lose his or her right to take the exam in the course, to receive course credit or may receive other penalties described below and in Academic Rule 108. Persistent or frequent lateness or unpreparedness may also be the basis for reduction of the grade awarded in a course. See Academic Rule 108 for further details.

Attendance Policies in this Course:

Anyone with more than six unexcused absences may lose the right to take the exam or to receive course credit.

Punctuality/Preparation Policies in this Course

You are expected to come to class prepared to discuss the readings assigned. Your attendance is your representation that you have read the assignment and are prepared to discuss the material. Please contact me in advance if an unusual situation prevents you from being prepared and I will authorize ONE "pass" from full participation during the term. Your presence, participation, and performance will be part of your final grade in the class.

You are expected to arrive on time. Any student who arrives late may be asked to leave the class and will be given an absence for the day. If you know in advance that you need to arrive a few minutes late or leave a few minutes early, please e-mail me to let me know why and sit in the back, being respectful and quiet.

Please treat class attendance as if this were a business meeting or court appearance. Be professional.

Policy on Laptop Use in Class:

You may use laptop computers in this class. Since you will soon be lawyers, please treat laptop usage professionally, as if you were in a business meeting. Please be respectful of the instructor and other students in the class. Any student using the laptop during class for personal e-mail, Facebook, games, surfing websites unrelated to the banking law class, or otherwise disturbing other class members through inappropriate use will be asked to leave the class immediately and will be given an absence for the day.

Other Classroom Policies:

Grading Components

GROUP PROJECT, PAPER, EXAM & GRADES

- 1. One Research Project will be assigned from a list of current banking law topics (with initial research paths and questions to guide your analysis provided by me) during the first week of February, with 10 page individual papers due on the first class meeting after Spring Break and group presentations during April. Your individual paper will count for 50% of your grade.
- 2. Your group presentation of research will count for 10% of your grade. Students who have been assigned research topics within related areas will work together in small groups to present background, issues, and recommendations to the class, as if this were a presentation to a Congressional committee.

- 3. The Final Exam counts for 30% of your grade. You are encouraged to take the exam on computer to minimize problems with poor handwriting and to allow you to organize your answer better. You may, however, handwrite your exam in Blue Book format without penalty. It is Closed Book. There will be 4 Essay Questions. Two hours will be allocated for the exam. I will provide sample questions in mid-April.
- 4. Attendance and class participation count for 10% of your grade.

Final examination: See above.

Date/Time:

Requirements: 2 Hours,

Closed Book

Component(s) of your grade:

30%

Mid-term exam or quizzes - NONE

Dates/Times: Requirements: Component(s) of your grade:

Written Assignments: 10 Page research paper – See above.

Dates/Times: Requirements:

Component(s) of your grade:

50%

Oral Presentation(s): Group presentation of topic, with powerpoint – See above.

Dates/Times: Requirements: Component(s) of your grade: 10%

Participation/Other Grade Components

Requirements: Be prepared, participate actively in discussion, be present and not tardy, do not be disruptive in class Component(s) of your grade: 10%

Reading assignments:

- 1. <u>First Class</u>: Chapter One, Broome & Markham: History of Banking Regulation in America (read before class).
- 2. <u>Second Class</u>: Chapter Two, Broome & Markham: Thrift & Credit Union Regulation
- 3. Third Class: Chapter Three, Broome & Markham: The Business of Banking