

## Jacob A. Lutz, III

Retired Partner

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Banks and other financial services companies relied on Jake Lutz for advice on their most sophisticated regulatory challenges, significant transactions, and complex governance and securities matters.

### OVERVIEW

Jake is a fellow of The Pepper Center for Public Service. The Pepper Center draws on the talents of the firm's retired partners and senior attorneys to wrestle with tough problems facing our communities. Through the Center, these attorneys study, analyze, and work to resolve problems that affect the lives of people in our communities.

Jake advised clients regarding regulatory developments and compliance with complex banking laws and regulations, mergers and acquisitions, corporate governance, and securities law matters. This work frequently involved the formation, structuring and restructuring of capital in transactions such as new equity or debt offerings, including subordinated debt, stock repurchases, reverse stock splits and going private transactions. Jake was a former attorney with the FDIC in its Washington, D.C. headquarters and Atlanta regional office. Jake's experience in these critical areas made him a valuable strategic advisor on banking mergers and acquisitions, on both the buy side and the sell side.

Financial institutions also looked to Jake for guidance on charter selection issues, including charter conversions and holding company reorganizations, and the formation of new entities, including national banks, state banks and thrift institutions, and their holding companies and affiliates, including non-bank affiliates and subsidiaries. Jake served as counsel in the formation of dozens of state and national de novo banks.

In these and other transactions, Jake advised his clients through negotiations with federal and state regulatory agencies. When necessary, he assisted clients regarding regulatory enforcement agreements, including cease and desist orders, formal agreements, supervisory agreements, civil money penalty actions, and related matters. He also advised clients regarding corporate governance, operations, and other critical issues and developments affecting banks and other financial services companies.

Jake served as a member of the State Council of Higher Education for Virginia, the coordinating entity for all public and private institutions in Virginia. He was also a former rector and board member of Virginia Tech, a major land grant research university, and served on multiple other boards and committees at Virginia Tech and elsewhere. Jake advised public and private colleges and universities in connection with regulatory and compliance matters, accreditation issues, mergers and substantive change transactions, internal audits and reviews, and related matters.

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- Harvard Law School, 1985, Program of Instruction for Lawyers, Certificate of Completion
- William & Mary Law School, J.D., 1981
- Virginia Polytechnic Institute and State University, B.S., *with distinction*, *Phi Kappa Phi, Beta Gamma Sigma*, 1978, Finance