

## Richard T. Hills

Retired Counsel



### OVERVIEW

Before retiring from the firm, Richard was a counsel in the firm's Financial Services practice. He provided strategic advice and regulatory compliance counseling on the full range of regulatory requirements facing today's highly regulated financial services institutions. He also advised bank clients on mergers and acquisitions; new product development; governance and oversight; capital, liquidity and other prudential standards; fintech and other nontraditional financial services; cybersecurity; regulatory examinations and inspections; and insolvency and dissolution matters.

Richard provided guidance to financial institutions regarding compliance with all aspects of the Dodd-Frank Act and related post-crisis financial reform measures; bank secrecy and anti-money laundering requirements; affiliate and insider transactions; the Volcker Rule; impact of COVID-19; diversity, equity and inclusion initiatives; and climate related financial risk. He also advised clients on structuring and documenting regulated transactions and in preparing, submitting, and negotiating all necessary regulatory applications and notice filings.

### EDUCATION AND CERTIFICATIONS

#### EDUCATION

- Mercer University, J.D., *cum laude*, 1996
- Davidson College, B.A., 1992