



Banks and Banking Law

Banks are regulated by both Federal and State statutory and administrative law. While a national bank is primarily regulated by federal agencies, a state-chartered bank is mainly regulated by the state's Department of Banking. A state-chartered bank also may be subject to other forms of federal regulation. Since banks and banking activities are often subject to more than one regulatory body, research on banks and banking law can be complicated. This guide will provide you with a brief overview of how to research banking law at the University of Connecticut Law School Library. Please start with the library's online catalog to locate a specific item, or ask a reference librarian for help with in-depth research.

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I. Primary Sources

A. Federal Legislation and Regulations

Statutes:

12 U.S.C. --Banks and Banking (KF 62 2001 3rd Floor)

National Bank Act of 1864--12 U.S.C. § 1 et seq.

Federal Reserve Act of 1913--12 U.S.C. § 221 et seq.

Banking Act of 1933 (Glass-Steagall)--12 U.S.C. § 24

Laws Regulating Federal Savings and Loan Associations--12 U.S.C. § 1461-1470

The Expedited Funds Availability Act--12 U.S.C. § 4001-4010

Garn-St. Germain Depository Institutions Act--12 U.S.C. § 371a
Federal Deposit Insurance Corporation-- 12 U.S.C. § 1811-1832
Gramm-Leach-Bliley Act of 1999 (GLBA)--15 U.S.C. § 6801-6809

Internet access to United States Code at <http://www.gpoaccess.gov/uscode/index.html>

Regulations:

12 C.F.R. --Banks and Banking (KF70 .A3 3rd Floor)

Internet access to Code of Federal Regulations at <http://www.gpoaccess.gov/cfr/index.html>

Federal Register (KF70 A2 3rd Floor)

Internet access to Federal Register at <http://www.gpoaccess.gov/fr/index.html>

Federal Regulating Agencies and Committees:

U.S. Treasury Department

<http://www.ustreas.gov/>

Federal Deposit Insurance Corporation

<http://www.fdic.gov/>

Federal Reserve Board

<http://www.federalreserve.gov/>

Federal Financial Institutions Examination Council

<http://www.ffeic.gov/>

National Credit Union Administration

<http://www.ncua.gov/>

Office of the Comptroller of the Currency

<http://www.occ.treas.gov/>

Office of Management and Budget

<http://www.whitehouse.gov/omb/>

Office of Thrift Supervision

<http://www.ots.treas.gov/>

Senate Committee on Banking, Housing, and Urban Affairs

<http://banking.senate.gov/>

House Committee on Banking and Financial Services

<http://financialservices.house.gov/>

B. State Legislation and Regulations

Statutes:

36 or 36a CGS (General Statutes of Connecticut KFC 3630 1958 .A22 2003 3rd floor)

The library also has all the other 49 states' statutes on the 1st and 2nd floors.

Internet access to the General Statutes of Connecticut at

http://www.cga.ct.gov/lco/Statute_Web_Site_LCO.htm

Internet access to all 50 states' statutes at <http://www.statelocalgov.net/50states-legislature.cfm>

The Uniform Commercial Code plays a significant role in state banking law. Particularly worth noting are:

Article 3 Negotiable Instruments

Article 4 Bank Deposits

Article 4A Funds Transfer

Article 5 Letters of Credit

Article 8 Investment Securities

Article 9 Secured Transactions

William D. Hawkland, Uniform Commercial Code Series, KF 879.527 H38, 5th floor

Regulations:

Regulations of Connecticut States Agencies, Title 36a and 36b

Connecticut Department of Banking <http://www.state.ct.us/dob/>

State Banking Department links

http://library.hsh.com/?row_id=67

C. Case Law

Lexis: Banking file--Cases; Westlaw: Finance and Banking file--Federal Cases.
CCH's Federal Banking Law Reporter, KF972.5 .C6 1945, 5th floor.

II. Secondary Resources

A. Treatises, Casebooks and Texts (5th floor)

A. Douglas and Sylvia Parker, Federal Banking Laws, KF969 1990
Alfred M. Pollard, Banking Law in the United States, KF974 .B38 1988
Jonathan R. Macey, Geoffrey P. Miller and Richard Scott Carnell, Banking Law and Regulation, KF973 .M33 2001
Laurel Binder-Arain, Federal Banking Laws, KF969 1994
Michael P. Malloy, Banking Law and Regulation, KF974 .M38 1994
Pat McCoy, Banking Law Manual. KF974 .M23 2000
Pat McCoy, Financial Modernization After Gramm-Leach-Bliley, KF974.A1 F55 2002
William Anthony Lovett, Banking and Financial Institutions Law in a Nutshell, KF975.L68 2001
Federal Banking Law Reporter, CCH, KF972.5 .C6 1945
Michie on Banks and Banking, KF974 .M52

B. Newsletters and Journals

Index to Legal Periodicals and Legal Resource Index should be used when searching for journal articles. LexisNexis, Westlaw and other business and finance indexes and databases also should be checked when conducting research on the topic of banking law. Databases such as ABI/Inform, EconLit, and Dow Jones Interactive are very helpful. These indexes and databases are available under the Research Databases link on our library web page.

Examples:

ABA Banking Journal, Use E-Journal Locator to find this title at

<http://tk8nj5xn8a.search.serialssolutions.com/>

Annual Review of Banking Law, KF195.B3 A55, 5th floor or e-access at <http://heinonline.org>

Federal Reserve Bulletin, HG2401 .A5, 4th floor or e-access at <http://heinonline.org>

North Carolina Banking Institute, K14 .O688 or e-access at <http://heinonline.org>

Quarterly Journal [microform], 4th floor. or e-access at <http://www.occ.treas.gov/qj/qj.htm>

The Banking Law Journal, 1st floor or e-access at <http://heinonlin.org>

C. Encyclopedias and Dictionaries:

Jerry M. Rosenberg, Dictionary of Banking, Ref. HG151 .R66 1993, 3rd floor

John Downes and Jordan Elliot Goodman, Dictionary of Finance and Investment Terms, Ref. HG151 .D69 1998, 3rd floor.

William Thomson, Thomson's Dictionary of Banking: a Concise Encyclopedia of Banking Law and Practice, Ref. HG1601 .T4 1952, 3rd floor

American Jurisprudence 2d. Vol. 10-11, "Banks and Financial Institutions," Ref. K154 .A42, 3rd floor.

Corpus Juris Secundum Vol. 9, “Banks and Banking,” Ref. K154.C56, 3rd floor.

D. Useful Databases

American Banker, <http://www.law.uconn.edu/library/database/american-banker>

Factiva, <http://www.law.uconn.edu/library/database/factiva>

Financial Time, use E-Journal Locator to find this title at

<http://tk8nj5xn8a.search.serialssolutions.com/>

Mergent, <http://www.law.uconn.edu/library/database/mergent-online>

ProQuest Databases, <http://www.law.uconn.edu/library/database/proquest-databases>

III. Internet Resources

Global Banking Law Database

<http://www.gbld.org>

American Bankers Association

<http://www.aba.com/default.htm>

America’s Community Bankers

<http://www.acbankers.org/>

Credit Union National Association

<http://www.cuna.org/index.html>

Independent Community Bankers of America

http://www.icba.org/index_main.html

Mortgage Bankers Association of America

<http://www.mbaa.org/>

Federal Reserve Banks

Federal Reserve Bank of Boston

<http://www.bos.frb.org/>

Federal Reserve Bank of New York

<http://www.newyorkfed.org/>

Federal Reserve Bank of Philadelphia

<http://www.phil.frb.org/>

Federal Reserve Bank of Cleveland

<http://www.clevelandfed.org/>

Federal Reserve Bank of Richmond

<http://www.rich.frb.org/>

Federal Reserve Bank of Atlanta

<http://www.frbatlanta.org/>

Federal Reserve Bank of Chicago

<http://www.chicagofed.org/>

Federal Reserve Bank of St. Louis

<http://www.stlouisfed.org/>

Federal Reserve Bank of Minneapolis

<http://www.minneapolisfed.org/>

Federal Reserve Bank of Kansas City

<http://www.kc.frb.org/>

Federal Reserve Bank of Dallas

<http://www.dallasfed.org/>

Federal Reserve Bank of San Francisco

<http://www.frbsf.org/>

Banking Law Research Guides:

Boston University Law School Library,

<http://www.bu.edu/lawlibrary/research/classes/banklawrsch.htm>

Cornell Law School Library, <http://www.law.cornell.edu/topics/banking.html>

IV. LexisNexis and Westlaw

Both LexisNexis and Westlaw have an extensive coverage on the topic of Banking. Cases, statutes, legislative materials, administrative materials, regulations, treatises, legal and general banking news, and law review articles can be found using either LexisNexis—Banking Library or Westlaw—Finance and Banking Library. Please ask a reference librarian if you need any help.

Y. Hong, University of Connecticut Law Library, updated 8/09

