

V. Gerard Comizio

V. Gerard Comizio is a partner in Thacher Proffitt & Wood's Corporate and Financial Services Practice Group residing in the Firm's Washington, D.C. office. He is a leading authority on financial service matters, and corporate, transactional, securities and regulatory matters arising under the banking laws, and has extensive experience in representing a wide range of both domestic and foreign financial institutions. Prior to joining Thacher Proffitt & Wood, Mr. Comizio was for many years the Deputy General Counsel of the U.S. Department of the Treasury's Office of Thrift Supervision (and its predecessor, the Federal Home Loan Bank Board), and Director of its Corporate and Securities Division. From 1980 to 1984, Mr. Comizio was a senior attorney with the Securities and Exchange Commission in the Division of Corporation Finance.



Mr. Comizio has been featured in the American Banker's annual Washington Insiders survey of the 25 most influential people involved in financial services regulatory issues. Mr. Comizio has for many years been an adjunct professor of banking law at the Washington College of Law, American University (courses: banking law, international banking law, and regulation of financial institutions), and teaches one of the first financial services courses in the country to address comparative regulation of banks, insurance companies and securities firms. He is also a member of the Governing Committee of the U.S. Conference on Consumer Finance Law, a member of the advisory board of the University of North Carolina Center for Banking and Finance, and Vice Chairman of the Trusts and Investments Subcommittee of the American Bar Association's Banking Law Committee. Mr. Comizio is a regular speaker at conferences and seminars, and has written numerous articles and publications on financial services issues, including most recently "Evaluating Your Depository Holding Company," *Community Banker* (September 2005); "Banking Regulators Begin to Apply the Sarbanes-Oxley Act," *Consumer Finance Law Quarterly Report* (September 2004); "Emerging Federal Regulation of Thrift Cross-Border Activities," *Boston University School of Law, 2004 Annual Review of Banking Law* (June 30, 2004); and "Regulatory Development for Banks and Thrifts Conducting Trust and Fiduciary Activities," *The Business Lawyer, Annual Banking Law Survey*, (co-author Jeffrey L. Hare), Vol. 59, Number 3, May 2004.

Mr. Comizio is a contributing author of three books on financial services matters, *Winning Legal Strategies for Banking Law: Getting Down to Basics*, Aspatore Books (2005), *The Bank Founders Guidebook*, SNL Securities (1999) and *The Bank Investors Relations Handbook*, America's Community Bankers (2003).

Curriculum Vitae

Education:

Georgetown University Law Center, 1983, LL.M Securities Regulation.

Pace University School of Law, 1980, J.D

Fordham University, 1977, B.A.

Bar Admission:

New York, 1981

Washington D.C., 1996

U.S. Supreme Court, 1997

Honors / Civic Activities:

Case and Comments Editor, Pace Law Review

Professional Associations:

Member, Trust and Investments Subcommittee (Vice Chair)
American Bar Association Section on Banking Law

Member, Governing Committee, U.S. Conference on Consumer Finance Law

Member, SEC and Corporate Governance Committee, America's Community Bankers

Martindale Hubbell Rating: AV

Member, Board of Advisors, University of North Carolina at Chapel Hill, School of Law,
Center for Banking and Finance

Publications:

Evaluating Your Depository Holding Company

Community Banker (September 2005)

Banking Regulators Begin to Apply the Sarbanes-Oxley Act

Consumer Finance Law Quarterly Report (September 2004)

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Julie L. Williams and V. Gerard Comizio

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Julie L. Williams and V. Gerard Comizio

The Conversion Anti-takeover Rule

Banking Law Report (Vol. 2, No. 7), October 1985

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Keeping Corporate Information Secret: Confidential Treatment Under the Securities Act of 1933 and the Securities Exchange Act of 1934

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