

## TIMOTHY D. NAEGELE

**Concentration** General Practice, Government Regulation, Financial Institutions Law, Banking Law, Federal Law, Financing, Internet Law, Legislation, Litigation, Regulation

**Offices & Mailing Addresses** Washington, D.C. & Los Angeles; call: 805-827-0983; mail: P.O. Box 6408, Malibu, CA 90264

**Web site & e-mail** [www.naegele.com](http://www.naegele.com) or [www.bankinglaw.com](http://www.bankinglaw.com).  
E-mail: [tdnaegele.associates@gmail.com](mailto:tdnaegele.associates@gmail.com)

**Experience** 1973-present:

Timothy D. Naegele & Associates, Washington, D.C., and Los Angeles (1977-present). Partner, Brownstein, Zeidman & Schomer, Washington, D.C. (1973-1977). General practice of law, with emphasis on litigation and matters pertaining to federal and state regulation, and U.S. financial institutions (i.e., banks, holding companies, savings banks, thrifts and credit unions). Involves the practice of administrative law before federal and state regulatory agencies, and the representation of clients before the Congress.

Has written the financial institutions laws of the State of Maine, which now appear as Title 9-B of the Maine Revised Statutes Annotated; served as special consultant to the State of California on matters pertaining to financial institutions; was special consultant to the Federal Deposit Insurance Corporation, in connection with litigation arising from the failure of a national bank; and has represented various banks, holding companies, and other clients in connection with legislative matters, mergers and acquisitions, branching matters, supervisory problems, and other legislative and regulatory concerns.

1971-1972:

Administrative Assistant to Senator Edward W. Brooke of Massachusetts. Advisor, speechwriter; directed staff through re-election campaign.

1969-1971:

Assistant Counsel, Committee on Banking, Housing, and Urban Affairs, United States Senate, Washington, D.C. Responsible for speech writing and legislative matters pertaining to banking, securities, international trade, and housing (e.g., participated in drafting various provisions of the

following Acts, in addition to assorted bills on various subjects such as Standby Letters of Credit: Export Expansion and Regulation Act of 1969, Bank Holding Company Act Amendments of 1970 [authored its **Anti-Tying Provision**], Housing and Urban Development Act of 1969 and 1970 [authored the "Brooke Amendment" relating to public housing, and national "housing allowance" program]). Staffed Presidential Commission on Mortgage Interest Rates (1969).

1967-1969:

Captain, United States Army. Assigned to U.S. Army Element, Defense Intelligence Agency, Pentagon, Washington, D.C. Received **Joint Service Commendation Medal**.

1966-1967:

Attorney, Morrison & Foerster, San Francisco, California

## **Education**

L.L.M., Georgetown University, 1969. Served on the Board of Editors of *Law and Policy in International Business*, an international business law publication of the law school.

L.L.B., School of Law (Boalt Hall), University of California, Berkeley, 1966.

A.B., University of California at Los Angeles, 1963.

University of California, Santa Barbara, 1958-1962. Vice President, Freshman Class; President, Sophomore Class; Vice President, Associated Students. Member, Board of Directors, U.C.S.B. Alumni Association, 1980-86; Trustee, U.C.S.B. Foundation, 1987-1990.

## **Publications**

"Civilian Complaints Against the Police in Los Angeles", *Issues in Criminology*, University of California, Summer, 1967; "**Are All Bank Tie-Ins Illegal?**", *The Bankers Magazine*, Summer, 1971; "Standby Letters of Credit and Other Bank Guaranties", *Compendium of Major Issues in Bank Regulation*, Committee on Banking, Housing and Urban Affairs, United States Senate, 1975; "**The Anti-Tying Provision: Its Potential Is Still There**", *100 Banking Law Journal* 138 (1983); "**The Guaranteed Student Loan Program: Do Lenders' Risks Exceed Their Rewards?**", *34 Hastings Law Journal* 501 (1983), "The Bank Holding Company Act's Anti-Tying Provision: 35 Years Later," *122 Banking Law Journal* 195 (March 2005). Also numerous articles, for example in the *American Banker*.

**Reported Cases**

*Downriver Community Federal Credit Union v. Penn Square Bank*, 879 F.2d 754 (10th Circuit 1989); *Bender v. CenTrust Mortgage Corp.*, 833 F.Supp. 1525 (S.D. Fla. 1992); *Bender v. CenTrust Mortgage Corp.*, 833 F.Supp. 1540 (S.D. Fla. 1992); *Bender v. CenTrust Mortgage Corp.*, 51 F.3d 1027 (11th Cir. 1995).

**Transactions**

Acquisition of Southern California Savings by The Securities Groups (1982); acquisitions by Household Bank, F.S.B., of Fidelity Federal Savings and Loan of Baltimore (1984), American Heritage of Illinois (1984), Fidelity Savings & Loan of Martins Ferry, Ohio (1985), Brighton Federal of Colorado (1985), and Century Savings of Kansas (1985); and acquisition of United Bank of San Francisco by Hibernia Bancshares Corporation (1986).

- Affiliations** State Bar of California, District of Columbia Bar, Federal Bar Association (Chairman, Banking Law Committee, 1971-1974; Vice Chairman, Council on Financing, 1974-1975; Chairman, Council on Financial Institutions and the Economy, 1975-1976; Member, Executive Council of Banking Law Committee, 1975-present), Los Angeles County Bar Association, Phi Delta Phi International Legal Fraternity, Blue Key National Honorary, and Sigma Alpha Epsilon Fraternity.
- Certifications** Supreme Court of the United States, Supreme Court of California, District of Columbia Court of Appeals, United States Courts of Appeals (Ninth Circuit, Tenth Circuit, Eleventh Circuit, and District of Columbia Circuit), U.S. District Courts (Northern District of California, Central District of California, District of Columbia, Southern District of Florida [Pro Hac Vice, re: pending case], District of Nebraska, District of Nevada [re: pending case]), United States Court of Federal Claims.
- Miscellaneous** Martindale-Hubbell "AV®"-rated attorney, which indicates "Very High to Preeminent" legal ability and "Very High" ethical standards; Who's Who in America, Who's Who in American Law, and Who's Who in Finance and Business.
- Clubs & Recreation** Member, Ocean Reef Club, Key Largo, Florida (1976-present); outdoor sports, especially hiking, golf and tennis; studied photography with Ansel Adams and continues to do landscape photography.
- Party Affiliation** Independent