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FOREWORD

The University of North Carolina School of Law Banking Institute was founded in 1997 to provide an annual forum for the exchange of ideas in the rapidly changing banking community. During the past year, new legal developments involving the business of banking have ensured that the dramatic transformations which have occurred within the financial services industry will continue into the future. Through this year's conference and accompanying publication, it is our goal to bring these developments, and the opportunities they may provide, to the attention of both attorneys and professionals within the financial services industry.

In addition, this year's conference and accompanying publication continue a successful and unique endeavor. The conference provides an opportunity for academics, attorneys, and bankers to hear presentations and participate in panel discussions on timely legal issues that are of significant interest to the banking community. Furthermore, in addition to contributions from industry professionals and attorneys, the accompanying publication includes Notes and Comments on recent developments in banking law produced through the work of the Board of Editors and the Staff Members of the Institute. We believe that this student involvement provides a unique service unavailable through participation in other conferences or symposia.

The Institute looks forward to continuing to provide this valuable forum for the nation's banking and legal communities. We encourage your suggestions on ways in which we can improve either the conference or this publication.

BOARD OF EDITORS

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