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## Foreword

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## FOREWORD

Volume 7 of the *North Carolina Banking Institute* journal is published in conjunction with the seventh annual UNC School of Law Banking Institute. The journal provides in-depth discussion of breaking issues in the banking and finance industry. The Banking Institute is one of the nation's premier programs for banking attorneys and industry professionals. It is held in the spring of each year in Charlotte, North Carolina, and is sponsored by the Center for Banking and Finance at the University of North Carolina School of Law. The *Banking Institute* journal contains manuscripts from Banking Institute speakers as well as informative notes and comments written by law student staff members. We believe you will find that this year's issue contains a compilation of important and timely articles. Prior volumes of the journal are available on Westlaw and Lexis or can be obtained by contacting the journal office. You will also find helpful the journal's website, [www.unc.edu/ncbank/](http://www.unc.edu/ncbank/).

The Center for Banking and Finance was formally established at Carolina Law in July 2000 to serve the region's dynamic financial institutions community and to support its leadership role in the continual evolution of financial services. The annual Banking Institute is the Center's signature program, although the Center is involved as a sponsor or co-sponsor with a variety of other programs designed to provide high quality education to the banking and finance industry. Recent programs have been offered in conjunction with the American Bar Association, the Federal Reserve Bank of Atlanta, and the Office of the Commissioner of Banks of North Carolina. More information about the Center's other programs may be found at [www.law.unc.edu/centers/bank/](http://www.law.unc.edu/centers/bank/). The Center also studies the legal and policy issues related to banking and finance and works to advance the teaching of banking and finance. These activities are described in more detail at the Center's website. The Center's activities are guided by a distinguished Board of Advisors, which includes the general counsel of Bank of America, Wachovia, BB&T, RBC Centura Banks, National Commerce Financial Corporation, and AmSouth Bank, as well as other leaders in the legal and finance professions. The Center and its Board welcome

your suggestions as to how the Center may better serve the needs of the industry. Please contact Lissa Broome (lbroome@email.unc.edu) to share your ideas and to become involved in the Center's activities.

Lissa L. Broome  
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and

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