TCF National Bank is seeking a Senior Legal Counsel I to support the Chief Legal Counsel – Equipment Finance & Leasing on a broad array of commercial finance transactions and projects, including structuring, documenting and negotiating equipment finance and leasing transactions, finance programs, and servicing agreements, regulatory compliance matters, legal research and analysis, dispute resolution, transaction workouts, obligor bankruptcy matters, and legal support on corporate strategic initiatives and activities. The ideal candidate will have broad secured lending, banking and contract drafting/negotiation experience at a large law firm and/or in an in-house legal department. Experience in the financial industry or another regulated industry would be a positive factor.

Major Areas of Accountability
A. Perform a variety of legal assignments and projects for TCF’s officers and/or employees, act as a liaison with outside law firms, and represent or assist in representing TCF in certain litigation.
B. Utilize in-depth knowledge and expertise in one or more substantive legal practice areas, such as consumer financial transactions, commercial financial transactions, retail banking, small business banking, corporate banking, corporate law, regulatory compliance, electronic commerce or information security.
C. Work with representatives from various business lines on developing and modifying practices and procedures to conform to legal requirements. Ensure all forms, policies and procedures of TCF are in compliance with all applicable regulatory requirements. Draft, formulate and implement corporate legal policy concerning a variety of issues.
D. Perform moderately complex to complex legal, compliance and transactional research and analysis, and relative to such research and analysis, make decisions or recommendations as to the degree of risk to TCF, and communicate or escalate significant risks and issues, with recommendations for action, to Legal Senior Management.
E. Prepare and review contracts involving leases, licenses, purchases, sales, real estate, employment, insurance and other matters or other business line related documents.
F. Represent TCF’s interests in dispute resolution.
G. Keep informed of legislation and new regulations affecting various company operations. Study proposed and existing legislation and regulatory guidance. Advise Senior Legal Counsel or business units, as appropriate.
H. Advise and represent the corporation on a variety of legal matters before regulatory agencies, including applications, examinations and requests for interpretive guidance.
I. Lead with integrity, demonstrate ethical behavior, and set an example for regulatory compliance at the department and business levels.

Minimum Qualifications
Required:
• Law degree (J.D. or L.L.M.)
• Licensed to practice law in Minnesota

Required Work Experience/ Skills
• 6 – 8 plus years related work experience in legal department of a financial institution or law firm representing financial institutions
• Ability to deal effectively and confidently with attorneys, business leaders, and management
• Excellent communication skills, both written and verbal
• Strong working knowledge of laws, rules and regulations which affect the activities and proposed activities of TCF
• Credibility with business leaders, legislative bodies, supervisory authorities and government agencies
• Ability to travel

Preferred Work Experience/ Skills
• 6 plus years of experience in commercial law within the financial services industry (equipment financing is a plus)
• Drafting standard commercial loan and lease forms
• Working knowledge of Article 9 and Article 2A of the Uniform Commercial Code
• Working knowledge of statutes and regulations related to commercial banking and finance (e.g., ECOA, FCRA, Bank Secrecy Act, SCRA, etc.)
• Proficient at researching federal and state laws, including use of Westlaw
• Familiarity with process for perfecting security interests in non-UCC collateral, such as titled vehicles
• Working knowledge of Chapters 11 and 7 of the Bankruptcy Code
• Loan/Lease workout experience
• Draft and negotiating transaction documents, program agreements, and servicing agreements
• Providing legal advice to clients on structuring and documenting commercial equipment lease and loan transactions
• May supervise paralegals and/or legal assistants