



Garrett Fischer

Partner

St. Louis
314 552 6503 direct
314 552 7000 fax
gfischer@thompsoncoburn.com

PRACTICES

- Banking and Commercial Finance
- Tax Credits
- Banking and Financial Services Regulatory

EDUCATION

- Washington University School of Law, LL.M., Taxation, 2012
- Washington University School of Law, J.D., cum laude, 2011, Managing Editor, Washington University Law Review
- Rockhurst University, B.S.B.A., Economics and Finance/Accounting, summa cum laude, 2008, Senior Medal Award (Valedictorian), Alpha Sigma Nu and Beta Gamma Sigma Honor Societies

ADMISSIONS

- Illinois
- Missouri

AFFILIATIONS

- American Bar Association
- The Missouri Bar
- Illinois Bar Association
- Bar Association of Metropolitan St. Louis

Garrett counsels banks, financial institutions and other businesses on a variety of tax credit, commercial transaction and regulatory issues.

He frequently represents lenders and borrowers in a wide variety of commercial finance transactions, including secured and unsecured lending transactions, single bank and syndicated credit facilities, agricultural lending, automobile floorplan financing and employee stock loan programs. He has also worked on an assortment of cross-border deals on behalf of foreign financial institutions and other foreign entities requiring U.S.-based counsel. Garrett has significant experience in transactions governed by the Uniform Commercial Code, and helped draft the 2013 legislation that amended Articles 4A and 9 of Missouri's UCC.

Garrett provides practical guidance on the myriad of federal and state commercial and consumer lending laws and regulations impacting financial institutions, including the Truth in Lending Act (TILA), Equal Credit Opportunity Act (ECOA), Electronic Funds Transfer Act (EFTA) and E-Sign Act. He has helped clients respond to examinations by federal regulators and assisted non-financial institutions with business questions related to financial regulations, including electronic payment systems, use of electronic signatures, disclosure and privacy requirements and other consumer-related issues.

Garrett also advises clients on a variety of tax issues, including significant work in the purchase and sale of state tax credits. In this area, he has analyzed numerous state statutes and regulations on behalf of businesses engaged in the purchase and sale of state tax credits, including credits for low-income housing, rehabilitation of historic properties, film production and other transferable state tax credits.

Recognitions

- John R. Essner Young Lawyer of the Year Award by Legal Services of Eastern Missouri, 2017
- Pro Bono Wall of Fame by the Missouri Bar Association, 2013

Presentations

- "Amendments to Missouri's UCC Article 9" Missouri Bankers

EMPLOYMENT

- Thompson Coburn LLP
Partner, 2020-Present
Associate, 2012-2019
- Karfeld Law Firm, P.C. Attorney,
2011-2012
- Bryan Cave Leighton Paisner
LLP Intern, Tax Advice &
Controversy, 2011
- Edward Jones Intern, Legal
Department, 2010

COMMUNITY

- Dwight Davis Memorial Tennis
Center, Board of Directors, 2014-
2021
- Rockhurst University, Advisory
Council Member, 2012-2016
- United Way of Greater St. Louis,
Allocation Panel Member, 2013-
2014
- Legal Services of Eastern
Missouri, Volunteer Attorney
- Volunteer Lawyers and
Accountants for the Arts
- Crohn's & Colitis Foundation,
Mid-America Chapter, Board
Member, 2020-Present

Association Bank Legal Issues Conference October 2013

- "Starting a Company and Achieving Financial Success" Lindenwood
University April 2013

Publications

- "Key Takeaways for Creditors After the Supreme Court's Divided Ruling
on Spousal Guarantors" *Client Alert* April 2016
- "UCC Update: Overview of Revisions to Missouri's UCC Articles 4A and
9" *Client Alert* June 2013
- "Overview of revisions to Missouri's UCC Articles 4A and 9" *The
Missouri Banker* May 2013
- "The Wheatley Review of LIBOR: Final Report" *Client Alert* October
2012
- "Dividend Policy in an Era of Corporate Irresponsibility"; *15 HOLY
CROSS J.L. & PUB. POL'Y* 51, 2011
- "New Twists on an Old Plot: Investors Look to Avoid the Wash Sale
Rule by Harvesting Tax Losses with Exchange-Traded Funds"; *88
WASH. U. L. REV.* 229, 2010

Instruction

- Lindenwood University, Adjunct Professor of Business Law and
Finance, 2012