



Robert M. Tammero, Jr

Partner

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OVERVIEW

Rob Tammero is a partner in the firm's Boston office. Rob represents companies in a range of corporate and transactional matters, including mergers and acquisitions, debt and equity financings, and corporate governance. He advises buyers and sellers of businesses and assets, investors, and companies raising capital. Rob's practice includes representation of financial institutions and their holding companies, fintech companies, investment funds, and other financial service providers in corporate, transactional, and regulatory matters.

PROFESSIONAL BACKGROUND

Prior to joining the firm, Rob was an associate in the corporate and securities section of a national, Boston-based law firm. Before entering private practice, Rob served as a law clerk with the Federal Deposit Insurance Corporation.

ACHIEVEMENTS

- Recognized by *Chambers USA* for Banking & Finance: Corporate & Regulatory in Massachusetts, 2022-2025
- Recognized in *The Best Lawyers in America*® 2023 for work in FinTech Practice

PROFESSIONAL / CIVIC ACTIVITIES

- Big Brothers Big Sisters of Massachusetts Bay, 2008-2018
- Boston Bar Association, Banking Committee Co-Chair, 2012- 2014
- American Bar Association Presidential Task Force on Financial Markets Regulatory Reform, Assistant Reporter, 2011- 2012

SPEAKING ENGAGEMENTS

- Speaker, M&A Simulation, Acquire or Be Acquired Conference, January 2023

- Understanding Insider Lending and Regulation O, Lorman Education Services, 2019
- Bank and Fintech Partnerships, Massachusetts Bankers Association New England Conference, 2018
- The Function of the Corporate Secretary, Massachusetts Bankers Association, 2018

EDUCATION

- LL.M., Boston University School of Law, 2011
- J.D., Suffolk University Law School, 2010 (*cum laude*)
- B.A., Providence College, 2007 (*cum laude*)

ADMISSIONS

- Bar of Massachusetts

THOUGHT LEADERSHIP POWERED BY HUB

- 16 February 2024, OCC Proposes Changes to Merger Review Process
- 1 February 2024, OCC Announces New Bank Merger Policies
- 1 May 2023, FRB, FDIC Deliver Reports and Take Some Blame on Silicon Valley Bank and Signature Bank Failures; More Regulation Ahead
- March 2023, Cash Management in the Post-SVB World
- 10 March 2023, Silicon Valley Bank Receivership - Flash Briefing on Its Impact and What Comes Next
- 14 February 2023 , Up Next: Lenders May Be the Next Government Focus for PPP Fraud
- 14 February 2023, FRB Policy Statement Limits Activities—Especially Crypto-Asset Activities—of State Member Banks
- 10 June 2022, Let Me In: Wyoming Special Purpose Bank Sues Fed for Access to Payments System
- 17 November 2020, Will Banks Fund the Next Wave of Fintech?
- 20 July 2020, Subordinated Debt: An Effective Tool for Financing Growth
- 21 May 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs Part 2
- 8 April 2020, COVID-19: Impacts on Banking, FinTech & Payments: "Meet the Lawyers" Q&A Session
- 1 April 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs
- 30 March 2020, COVID-19: Emergency Closings of New England Banking Offices
- 29 April 2019, The Federal Reserve Pushes Back on Narrow Banking

- 10 January 2019, The FDIC Considers Modernizing its Brokered Deposit Rules
- 27 February 2018, Dealing with Confidential Supervisory Information in a Bank Merger or Acquisition
- 30 October 2017, Structuring Bank and Fintech Collaborations

OTHER PUBLICATIONS

- "[Mutual Capital Certificates — A Potential Solution for a Pressing Need](#)," *Bank Director*, 5 January 2026
- "[Office of the Comptroller of the Currency Proposes Changes to Merger Review Process](#)," *The Banking Law Journal*, July-August 2024
- "[Due Diligence on Fair Lending Helps Improve M&A Transactions](#)," *Bloomberg Law*, 10 January 2024
- Co-author, "[Strategic Growth in a Challenging Environment](#)," *Bank Director*, 8 December 2023
- "[FDIC's Corp. Governance Proposal: What Banks Should Know](#)," *Law360*, 31 October 2023
- "[Lenders May Be the Next Government Focus for PPP Fraud](#)," *The Banking Law Journal*, June 2023
- "[5 Ways Fed Crypto Statement Affects State Member Banks](#)," *Law360*, 27 February 2023
- "[Leveraging Technology for Growth](#)," *BankDirector.com*, 24 February 2023
- "[The trust company — an old tool for a new age](#)," *Reuters Legal News*, 22 July 2022
- "Merger Considerations Include Strategy, Fit, Roadblocks," *Credit Union Times*, 2014
- "BBA Presentation Summary: Libor – What it is, What it Does, and Why it Matters," *BBA Financial Services Section Newsletter*, 2013
- "A BBA Discussion of Patco Construction Company, Inc. v. People's United Bank," *BBA Financial Services Section Newsletter*, 2013
- "Regulators Pay Attention as Community Banks Go Mobile," *BBA Financial Services Section Newsletter*, 2012
- "Reigning in Systemically Important Financial Institutions," *30 Rev. Banking & Fin. L.* 595, 2011
- "Private Equity Investment in Failed Banks: Controlling Risks to the Federal Safety Net," *11 J. Bus. & Sec. L.* 53, 2010

NEWS & EVENTS

- 21 November 2025 , K&L Gates Represents Bluestone Bank on Strategic Partnership With Mutual Bancorp
- 5 June 2025, K&L Gates Receives More Than 240 Firm, Individual Rankings in 2025 *Chambers USA* Guide
- 6 June 2024, K&L Gates Receives More Than 200 Firm, Individual Rankings in 2024 *Chambers USA* Guide

- 1 June 2023, K&L Gates Receives Firm, Individual Rankings in 2023 *Chambers USA* Guide
- 18 August 2022, More Than 350 K&L Gates Lawyers Named Among 2023 Best Lawyers in America, Ones to Watch
- 1 June 2022, K&L Gates Receives Firm, Individual Rankings in 2022 *Chambers USA* Guide
- 24 February 2020, K&L Gates Names 41 New Partners Across Global Platform
- 2 December 2019, K&L Gates Guides Bar Harbor Bankshares on \$40 Million Debt Offering
- 15 July 2019, K&L Gates Advises Bar Harbor Bankshares on Acquisition of Regional Bank Branches

AREAS OF FOCUS

- Mergers and Acquisitions
- Corporate and Acquisition Finance
- Corporate Governance
- Emerging Growth and Venture Capital
- Payments, Banking Regulation, and Consumer Financial Services

INDUSTRIES

- Banking
- Financial Services
- Fintech

REPRESENTATIVE EXPERIENCE

- Represented Monogram LLC, an originator and manager of portfolios of private student loans, in a growth capital investment by The Carlyle Group (NASDAQ: CG)
- Represented Clarus Capital, a commercial finance company, in its formation and funding by BharCap Partners
- Represented Ellington Financial Inc. (NYSE: EFC) in its investments in various loan origination companies
- Represented Cabot Corporation (NYSE: CBT) in the sale of its Purification Solutions business to One Equity Partners
- Represented Bar Harbor Bank & Trust in its acquisition of bank branches from People's United Bank, National Association

- Represented Salem Five Bancorp in its acquisitions of Georgetown Bancorp (NASDAQ: GTWN) and Sage Bank
- Represented Cognition Financial Corporation in the sale of its payments subsidiary, Tuition Management Systems LLC, to Nelnet Business Solutions, Inc., a division of Nelnet, Inc. (NYSE: NNI)
- Represented Middlesex Federal Savings, F.A. in its mutual holding company reorganization and fintech partnership with Novo Platform Inc.
- Represented Bar Harbor Bankshares (NYSE American: BHB) in its fixed-to-floating rate subordinated note financing
- Represented Northern Bancorp, Inc. in its fixed-to-floating rate subordinated note financings
- Represented Patriot Community Bank in its acquisition by East Cambridge Savings Bank
- Represented Springstone Financial, LLC, an arranger of patient financing for medical and dental procedures, in its sale to LendingClub Corporation (NYSE: LC)
- Represented the founders of WilliamsMarston LLC, an accounting advisory and management consulting firm, in connection with Kelso & Company's strategic investment in WilliamsMarston
- Represented WilliamsMarston LLC in a growth capital investment by Align Capital Partners
- Represented Once Upon a Farm, PBC, an organic food company, in its conversion to a public benefit corporation and venture capital financing
- Represented Brooks Automation, Inc. (NASDAQ: BRKS) in its acquisition of cooling and freezing technology from BioCision, LLC
- Represented inviCRO, LLC, a medical imaging company, in its acquisition of Molecular NeuroImaging, LLC
- Represented Next Generation Children's Centers, a provider of early education and childcare, in its sale to Cadence Education, Inc.
- Represented Tarpon Biosystems, Inc., a developer of continuous processing technology, in its sale to Pall Corporation (NYSE: PLL)
- Represented Giant Glass Company Inc. in its sale to Safelite AutoGlass
- Represented TraceLink, Inc. in its Series D and secondary financings
- Represented Spero Therapeutics (NASDAQ: SPRO) in venture capital financings and its acquisition of pharmaceutical candidates from Pro Bono Bio
- Represented Quabbin Capital Inc. in its acquisition of bankruptcy assets of the Upper Crust Pizzeria restaurant chain
- Represented Hemoglobin Oxygen Therapeutics, LLC in its financing and acquisition of bankruptcy assets of OPK Biotech, LLC

- Represented RA Capital Management, LLC in several venture capital financings of life sciences companies, including Aclaris, Inc. (NASDAQ: ACRS) and Arvinas, Inc.