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Andres “Andy” Fernandez is a partner in Holland & Knight’s Miami office, co-leader of the firm’s Financial Services Regulatory Team, and leader of the firm’s Cuba Action Team. He practices in the area of banking law and financial services, with a focus on licensing, regulatory and compliance matters. With an emphasis on issues pertaining to the Bank Secrecy Act (BSA), anti-money laundering (AML) and Office of Foreign Assets Control (OFAC), including recent sanctions issued under the Magnitsky Act, Mr. Fernandez counsels a broad range of clients such as domestic community banks, foreign banks, broker dealers and money service businesses (including virtual/digital currency). His fluency in Spanish helps clients in the United States as well as Central and South America.

Mr. Fernandez has represented financial institutions in such diverse matters as the establishment of U.S. offices and branches of foreign banks, the *de novo* formation of financial institutions, the resolution of regulatory enforcement actions against financial institutions, the representation of financial institutions before various regulatory or enforcement agencies as well as the resolution of potential civil and criminal monetary penalties, fines and forfeitures before U.S. regulators (Federal Reserve, OCC, FDIC, FINRA and the SEC), FinCEN, OFAC and the U.S. Department of Justice.

He began his legal career as a public defender in Miami-Dade County, Florida, where he tried numerous jury trials to verdict. With this background, he was able to expand his practice into areas of commercial litigation at a boutique law firm, and then rise as the co-chair of the banking and financial services practice at another Florida-based law firm. Beyond his active legal practice, Mr. Fernandez is an avid public speaker at regional and international banking conferences and training seminars. He also serves as an adjunct professor at the Florida International University College of Law teaching a course on BSA, AML and OFAC.