

A vertical photograph on the left side of the page showing classical architectural details, including columns and ornate capitals, in a black and white style.

REGULATORY & COMPLIANCE

Avila Rodriguez Hernandez Mena & Ferri LLP (ARHMF) is a multi-practice business law firm with a leading banking and financial services practice that is consistently recognized by rankings and directories, including Chambers and Partners, Super Lawyers, Best Lawyers and LatinVex.

Our attorneys are particularly experienced in advising U.S. and non-U.S. financial services clients in navigating and understanding the constantly changing regulatory and compliance environment. Our extensive and long-standing relationships with bank regulatory agencies, both federal and state, are an important factor that better position us to assist our clients.

OUR REGULATORY AND COMPLIANCE PRACTICE CAPABILITIES INCLUDE:

BSA/AML & OFAC COMPLIANCE ADVISORY SERVICES

ARHMF advises clients on a broad range of issues related to BSA/AML and OFAC compliance. We often assist our clients in establishing, designing and maintaining BSA/AML compliance programs. Our attorneys also have experience with the different sanctions administered by OFAC, and we have assisted clients in the preparation of voluntary disclosures and in successfully negotiating settlements with OFAC.

REGULATORY ENFORCEMENT ACTIONS

ARHMF regularly works with clients to identify and mitigate the risk of potential enforcement actions. Our attorneys have also been actively involved in negotiations with federal and state agencies to defend against enforcement and other supervisory actions.

INTERNAL INVESTIGATIONS

ARHMF has experience in leading internal investigations in a manner that is efficient, cost-effective, and minimally disruptive to the institution's day-to-day operations. When performing internal investigations, our attorneys often provide assistance with respect to corporate governance issues and compliance programs, as well as with responses to subpoenas or other requests for information.

CONSUMER COMPLIANCE REGULATION

ARHMF has experience in various consumer compliance regulation matters, including advising on licensing requirements, analysis of the Truth in Lending Act, Regulation E, Regulation Z and the Dodd-Frank Act, as well as Real Estate Settlement Procedures Act compliance.

PRIVACY & DATA SECURITY

While a continuously evolving area, the importance of privacy and data security is irrefutable. ARHMF advises clients on a range of privacy issues and compliance with data security obligations.

FINANCIAL SERVICES LITIGATION

ARHMF's Litigation & Arbitration practice represents banks and other financial services companies in a wide range of business disputes. These include lending disputes in federal and state court, arbitration, and representation before regulatory, administrative and government agencies. We also handle grand jury subpoenas and government seizures and forfeitures, as well as regulatory-related disputes.