

# Resume

## Kristen J. Stogniew, AAP

Kristen is a Shareholder in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. Prior to joining Saltmarsh, Kristen served as Executive Director of Stogniew & Associates, a consulting firm started in 1980 by her father, Gerry Stogniew, where she oversaw the provision of internal audit, loan review, and compliance audit services to community banks and credit unions in Florida, Tennessee and California.

Kristen has been providing legal advice and audit services in regulatory compliance and banking operations since 1995. At Saltmarsh, Kristen continues to provide risk management, policy and procedure drafting, compliance audit and monitoring, and related consulting in areas such as: BSA, Loan and Deposit Compliance, Marketing and Retail Delivery, Trust, Governance, and ACH. She also provides one-on-one mentoring and customized training to staff, management and Bank Directorate.

### Education

- B.S. Business Administration – Finance – cum laude - University of South Florida
- J.D. Stetson University College of Law – cum laude

### Certifications

- Member of the Florida Bar
- Accredited ACH Professional

### Professional Affiliations

- Institute of Internal Auditors
- Association of Certified Fraud Examiners
- Florida Bankers Association
- Florida Bar Association
- Suncoast Bankers Compliance Association
- The Anti-Money Laundering Association



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