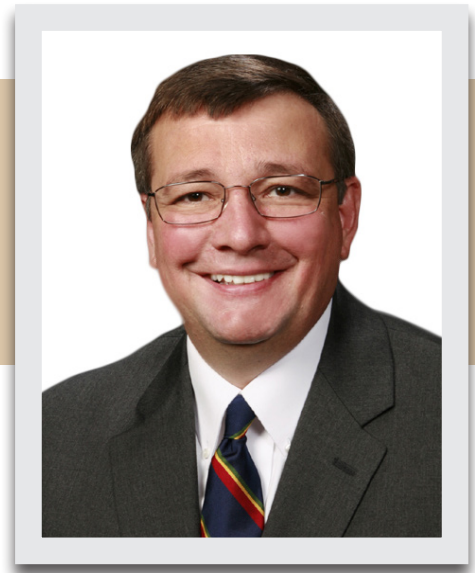


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Garry serves as a consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. Since starting his career in 1991, he has served in a number of management roles over the years in financial institutions. His primary experience has been focused in credit analysis, commercial lending, residential lending and operational policy and procedures. His specialized financial institutions consulting experience includes the areas of loan/credit quality reviews, Federal Home Loan collateral verifications, due diligence services and other consulting services.

Education

B.S. Accounting & Business Administration - Troy University
Graduate School of Banking at Louisiana State University

Professional Affiliations

Alabama Banker's Association
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