

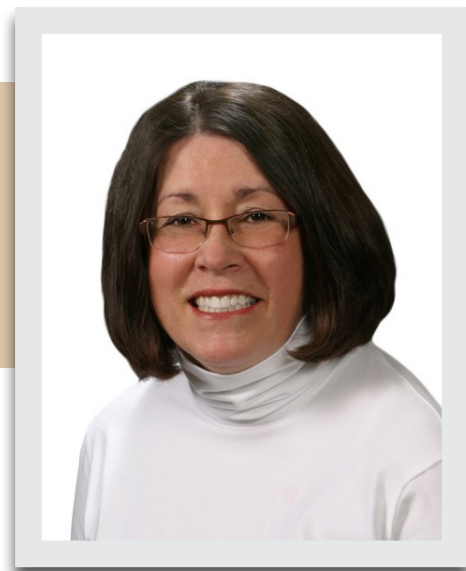
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JoAnn is a consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. She has over 25 years of experience serving financial institutions. Her primary areas of focus include providing operations and compliance services with an emphasis in conducting NACHA compliance reviews; and the provision of internal audit services.

Education

Valencia - Orlando, Florida

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Community Affiliations

March of Dimes - Volunteer