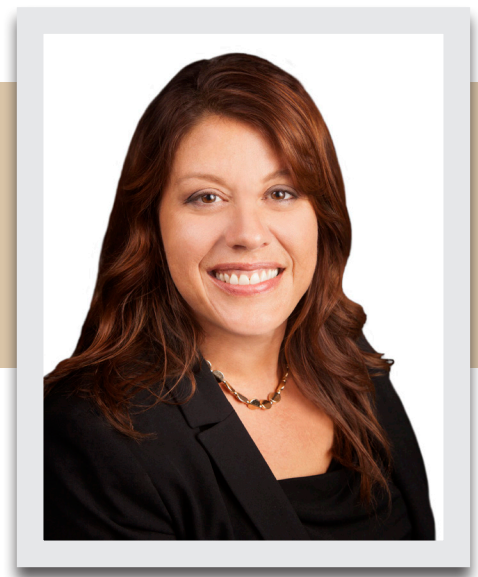


Kristen J. Stogniew, Esq., CFE

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Kristen is a shareholder at Saltmarsh, Cleaveland & Gund, leading the Financial Institution Consulting practice. With over 25 years of experience, she advises the financial services industry on legal, operational, and compliance issues.

Her team provides services such as loan reviews, internal audits, compliance reviews, risk assessments, IT and cybersecurity reviews, and AML model validations. Kristen has also taught BSA/AML courses at Florida State University's College of Law and other prestigious banking schools, including the University of Florida and LSU.

She mentors professionals, leads AML user groups and forums, and organizes BSA/AML schools for state banking associations. Kristen frequently speaks on fintech, compliance, and BSA topics at industry events.

Education

B.S. Finance - University of South Florida, Cum Laude

J.D. - Stetson University College of Law, Cum Laude

Certifications

Certified Fraud Examiner (CFE)

Member of the Florida Bar (1995)

Professional Affiliations

State Bankers Associations - Florida, Alabama, Tennessee and Georgia

Central Florida Compliance Association

Suncoast Bankers Compliance Association

Real Property, Probate, and Trust Law (RPPTL) Section of the Florida Bar

South Florida Compliance Association

Fiduciary & Investment Risk Management Association (FIRMA)

Association of Trust Organizations (ATO)