

## Kristen J. Stogniew, Esq., CFE

### Shareholder

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Kristen is a shareholder in the Financial Institution Advisory Group of Saltmarsh, Cleaveland & Gund. She has more than 20 years of experience as a trusted advisor to financial institutions on legal, operational and compliance concerns. Kristen is an Adjunct Faculty Member at the Florida State University's College of Law, and an instructor at the University of Florida's School of Banking. She is a regular speaker at state and local industry, compliance and BSA/AML associations.

Kristen leads a team of dedicated professional consultants who provide internal audits, compliance reviews and other consulting services and help our financial institution clients establish and maintain compliance with regulatory requirements. Her primary areas of consultation and oversight include: BSA/AML/OFAC Independent Tests; AML System Validations; all areas of Loan Compliance (e.g., TILA, HMDA, CRA, TRID, RESPA, MLA, Flood, ECOA/Fair Lending), Deposit Compliance, and Marketing/Social Media Compliance; Trust Administration and Operations, Affiliate Transactions (23A) and Governance reviews; and ACH/NACHA Compliance Reviews. Kristen provides strategic advice, drafts policies and procedures, performs risk assessments and consults on board reporting, and provides one-on-one mentoring and customized training to all levels of the industry – from the frontline to the directorate. As part of her passion and concern for the industry, she has organized and facilitated user groups for AML systems and loan origination systems (LOS), and regularly hosts meetings of regional fraud/AML professionals, compliance officers, marketing officers, credit union control officers, and Trust Company/Department control officers.

### 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

Association of Certified Fraud Examiners

Florida Bankers Association

Florida Bar Association

Suncoast Bankers Compliance Association

The Anti-Money Laundering Association