

# Kristen J. Stogniew, Esq., CFE

## Shareholder

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Kristen is a shareholder and leader of the Financial Institution Consulting practice of Saltmarsh, Cleaveland & Gund. She has more than 25 years of experience as a trusted advisor on legal, operational and compliance concerns facing the industry. Kristen and the dedicated team provide internal audits, compliance reviews and other consulting services that help the firm's bank, credit union and fintech clients operate safely and soundly, and in compliance with the many regulatory requirements.

Kristen also provides one-on-one mentoring and customized training, and she facilitates various user groups (AML monitoring systems, loan origination systems, fraud/AML, Trust Control Council). She is also often requested to speak at compliance, BSA/AML, state and Financial Institution industry associations.

## 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  
South Florida Compliance Association  
Fiduciary & Investment Risk Management Association (FIRMA)  
Association of Trust Organizations (ATO)