

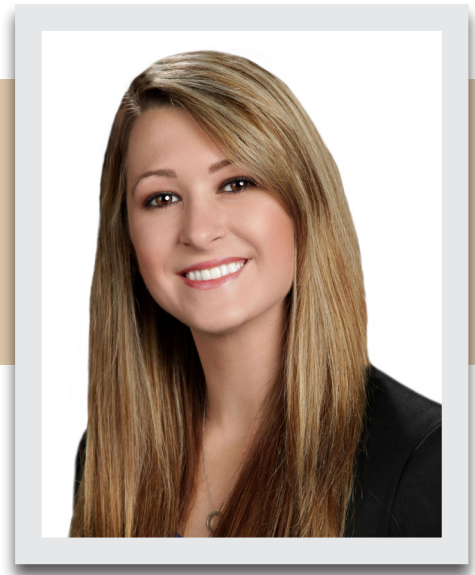
# Margaret Vining, CPA

## Manager

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Margaret is a manager in the Audit & Assurance Department of Saltmarsh, Cleaveland & Gund. She is also a part of the firm's Financial Institution Advisory Group, with particular experience providing audit services to the firm's financial institution clients. Prior to joining Saltmarsh, she worked in retail banking for several years as a CSR Supervisor, where she dealt specifically with branch operations and staff supervisory functions.

### Education

Masters in Science of Accounting - University of Central Florida

B.S.B.A. Accounting - University of Central Florida, Cum Laude

### Certifications

Certified Public Accountant - Florida

### Professional Affiliations

American Institute of Certified Public Accountants

Florida Institute of Certified Public Accountants