

Kristen J. Stogniew, Esq., CFE Shareholder

kristen.stogniew@saltmarshcpa.com

www.saltmarshcpa.com

www.thebankadvisors.com



Kristen is a shareholder in the Financial Institutions Advisory Group of Saltmarsh, Cleaveland & Gund. She has more than 20 years of experience as a trusted advisor to community banks on legal, operational and compliance concerns. Kristen leads a team of dedicated professionals who provide internal audits, compliance reviews and other consulting services that help clients operate safely, soundly and in compliance with regulatory requirements. Her primary areas of review include BSA, Loan and Deposit Compliance, Marketing and Retail Delivery (including Social Media), Trust, Governance and ACH.

Kristen also provides one-on-one mentoring and customized training at the staff and director level, and facilitates a number of user groups (such as AML monitoring systems, loan origination systems, fraud/AML, and CMOs). In addition, she co-hosts a podcast on social media for financial institutions (The Bank On It! Show) and speaks regularly at state and local industry, compliance and BSA/AML 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

Association of Certified Fraud Examiners

Florida Bankers Association

Florida Bar Association

Suncoast Bankers Compliance Association

The Anti-Money Laundering Association