## Julie Longabach Senior Financial Institution Consultant

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Julie is a senior consultant in the Financial Institution Advisory Group of Saltmarsh, Cleaveland & Gund. Julie provides internal auditing services for the firm's banking and credit union clients. She has over 25 years of accounting and management experience, primarily serving financial institutions. Prior to joining Saltmarsh, Julie served in various senior management roles with several community banks, including Chief Financial Officer.

Julie was also a Bank Examiner with the State of Florida. She served as Examiner-in-Charge of complex and problem institutions, trained examiners, assisted on federal regulatory agency examinations, conducted financial analysis and performed loan and asset reviews, including reviews of Shared National Credits. Julie has extensive experience with financial and regulatory reporting, internal and external audits, asset liability management, ALCO and BSA.

## **Education**

B.B.A. Finance - Stetson University

Loan Analysis, Examination Management, Commissioned Examiner Training - FDIC/FFIEC White Collar Crime, Capital Markets, and Off-Balance Sheet Risk Training - FDIC/FFIEC Bank Secrecy Act School - Florida Bankers Association Consumer Compliance School Risk Management and BSA Training - ICBA Bond School - National Bank of Commerce OFR-Management Training, Bank Financial Analysis - State of Florida