

Resume

Kristen J. Stogniew, AAP

Kristen is a Shareholder in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. Prior to joining Saltmarsh, Kristen served as Executive Director of Stogniew & Associates, a consulting firm started in 1980 by her father, Gerry Stogniew, where she oversaw the provision of internal audit, loan review, and compliance audit services to community banks and credit unions in Florida, Tennessee and California.

Kristen has been providing legal advice and audit services in regulatory compliance and banking operations since 1995. At Saltmarsh, Kristen continues to provide risk management, policy and procedure drafting, compliance audit and monitoring, and related consulting in areas such as: BSA, Loan and Deposit Compliance, Marketing and Retail Delivery, Trust, Governance, and ACH. She also provides one-on-one mentoring and customized training to staff, management and Bank Directorate.

Education

- B.S. Business Administration – Finance – cum laude - University of South Florida
- J.D. Stetson University College of Law – cum laude

Certifications

- Member of the Florida Bar
- Accredited ACH Professional

BSA Review/Independent Testing Experience

Kristen has conducted dozens of BSA Reviews/Independent Tests at financial institutions in Florida over the previous 16 years. In that time she has provided BSA Reviews/Independent Tests to over 8 (eight) OCC-regulated institutions.

BSA Training since 2007

3/20/07 – BSA and Homeland Security – Suncoast Bankers Compliance Association (5 hours)

5/3 & 5/4/07 - Money Laundering – Tracing Illicit Funds, Association of Certified Fraud Examiners, Las Vegas, Nevada (14.4 hours)

5/10/07 – Regulatory Town Hall Meeting, Tampa, Florida. FDIC, OCC, OTS and FRB re: CRE Concentrations and BSA Issues (Pete Martino) (1 hour).



Saltmarsh

Saltmarsh, Cleaveland & Gund
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

Kristen J. Stogniew, AAP

Shareholder

Financial Institution Services

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2/26 & 2/27/08 – Understanding & Detecting Money Laundering (& FACT Act) – Jonathan Turner, CFE. Tampa, FL. ACFE (12 hours)

3/27/08 – BSA/AML/OFAC/CIP Risk Management - Suncoast Bankers Compliance Association (5 hours)

2009 BSA & Compliance Training

1/21/09 – Managing High Risk Relationships – The Anti-Money Laundering Association, Winter Park, FL (2 hours)

1/27/09 – FFIEC Conference Call on MSB Exam Procedures (1.5 hours)

3/18/09 – Todd Petrie, ICE agent, Law Enforcement’s Perspective on the BSA, AMLA, Winter Park, FL (2 hours)

4/21/09 FFIEC Remote Deposit Capture – BOL Webinar (2 hours)

6/1 – 6/3/09 – Institute of Internal Auditors’ Financial Services Conference – Included sessions on identifying fraud and assessing risks in community banks.

6/30/09 – Foreclosure Defense – Rescission Proof your Law Practice – by AmStar Litigation (9.0 hours CLE)

8/27/09 – Regulation GG: Compliance Policies and Procedures - BOL Webinar by Ken Galligher (2 hours)

9/15/09 – Deposit Compliance Issues – by Andrew Szymanski, FDIC Field Examiner (SBCA 1 hour).

11/17/09 – Revised Flood insurance Rules & Interagency Q&A’s – by Gary Louis, Sr. Examiner, Consumer Compliance Industry Outreach and Policy, FRB of Atlanta (SBCA; 1 hour)

11/09 – Accredited ACH Professional (AAP) Designation obtained – exp 12/31/14

1/20/10 – Money Laundering: How It’s Done – speaker Robert Mazur, Chase Investigative Services - The Anti-Money Laundering Association, Winter Park, FL (2 hours)

1/26/10 - Compliance Challenges in lending, by Lucy Griffin, Suncoast Bankers Compliance Association

Professional Affiliations

- Institute of Internal Auditors
- Association of Certified Fraud Examiners
- Florida Bankers Association
- Florida Bar Association
- Suncoast Bankers Compliance Association
- The Anti-Money Laundering Association

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