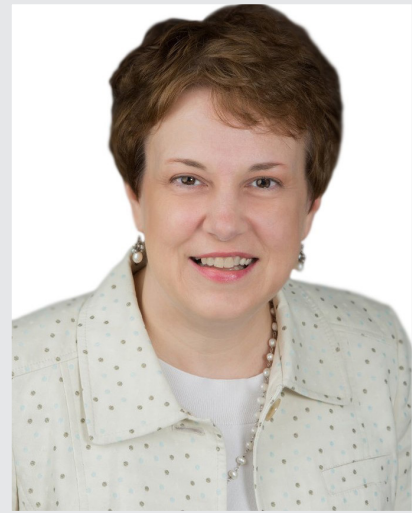


## Constance E. Edwards, CRCM Shareholder

connie.edwards@saltmarshcpa.com  
www.saltmarshcpa.com  
www.thebankadvisors.com



Connie is a shareholder in the Financial Institution Advisory Group of Saltmarsh, Cleaveland & Gund. Her areas of expertise include development and implementation of risk-based compliance audit programs, in addition to a wide range of legal and regulatory affairs knowledge in both private and corporate practice environments. She previously served as President and CEO of her own compliance consulting practice Banc Compliance Group, LLC, where she worked extensively with institutions regulated by the Federal Reserve's Atlanta and St. Louis District offices; the Office of the Comptroller of the Currency; and the Federal Deposit Insurance Corporation.

She has over 25 years of in-depth experience in ensuring community bank organizational policies and procedures comply with applicable state and federal laws and regulations. Connie was instrumental in developing the Tennessee Bankers Association's Statewide Annual Compliance Conference. Connie has been a frequent speaker on topics related to Common Lending and Deposit Compliance Violations, and CFPB Mortgage Lending Regulations, including the HOEPA Changes, Loan Originator Compensation Rule Changes and the Mortgage Servicing Changes in RESPA and Regulation Z. Connie also facilitates the Senior Compliance Officer Forum of Tennessee Bankers Association (TBA). She is also a member of faculty of the Southeastern Consumer Credit School sponsored by the TBA, speaking on consumer compliance lending topics, with a special emphasis on fair lending. Connie is a graduate of the American Bankers Association's National Compliance School.

### Education

B.A. Legal Studies - University of Central Florida

### Certifications

Certified Regulatory Compliance Manager (CRCM)

### Professional Affiliations

Tennessee Bankers Association  
American Bankers Association  
Florida Bankers Association  
Alabama Bankers Association  
Georgia Bankers Association  
Mississippi Bankers Association

### Community Affiliations

Brentwood Baptist Church  
Graceworks Ministries  
Susan G. Komen Race for the Cure