

## **Melba Moody**

### **Senior Financial Institution Consultant**

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Melba is a senior consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. She has 10 years of retail banking management experience and works with the firm's financial institution clients, primarily focusing on consulting in deposit operations and compliance, Bank Secrecy Act (BSA), Anti-Money Laundering (AML) and Office of Foreign Asset Control (OFAC) compliance, and she also performs AML System validations and ACH reviews. Prior to joining Saltmarsh, Melba served as VP of Operations, including ACH functions and BSA/AML for a Florida community bank. She was also a senior manager responsible for providing AML monitoring, governance, oversight and regulatory reporting services for a multinational investment bank.

### **Education**

B.A. Interdisciplinary Humanities - University of West Florida