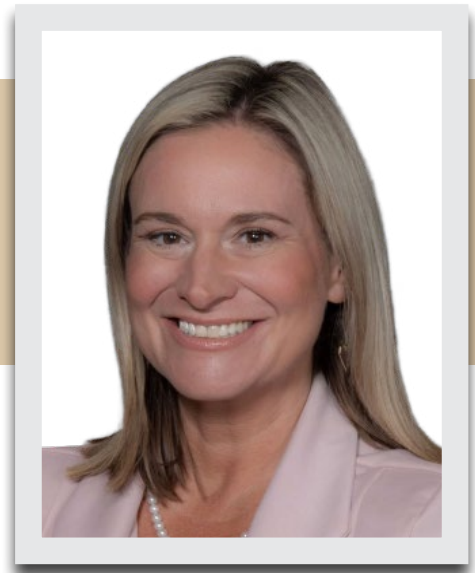


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Sallie is a senior consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. She has over 19 years of experience working with financial institutions. Sallie specializes in risk-based Nacha compliance audits and provides ACH-consulting services to the firm's financial institution industry clients. Prior to joining Saltmarsh, Sallie was a senior director of education at a regional consulting firm where she provided payment education and Nacha compliance programming for third-party providers.

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