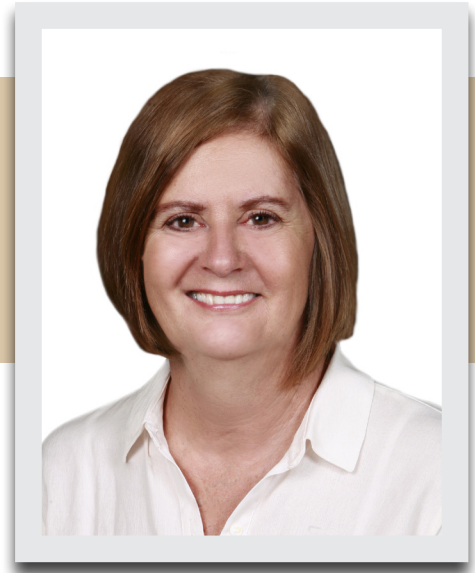


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Dede has been a consultant in the Financial Institution Advisory Group of Saltmarsh, Cleaveland & Gund since 1989. She specializes in providing trust internal audits to our financial institution clients. Over the years, Dede has performed internal audits and special engagements involving virtually all areas of a financial institution. Recently, she spends most of her time on BSA/AML and performing Model Validations (testing data capture, evaluating case management processes and calibrating systems for improving efficiency) for many of the common AML systems used by community banks and credit unions. She also performs the firm's administrative/fiduciary internal audits, agreed upon procedures and BSA testing for trust companies and trust departments of our financial institution clients.

Education

B. S. Physical Education - University of Utah
Year One of the FBA Trust School

Certifications

Certified Financial Services Auditor (CFSA)
Certified AML and Fraud Professional (CAFP)

Professional Affiliations

The Institute of Internal Auditors