

Lucy Cruz

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Lucy is a senior consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. She has over 30 years of industry experience, working primarily on BSA and regulatory compliance matters. Lucy specializes in fair lending risk reviews and assists with deposit and loan compliance reviews, based on her depth of experience in those areas.

Prior to joining Saltmarsh in 2023, Lucy worked in community banking and served in various capacities, including customer service, accounting, loan servicing, deposit operations and risk management. Most recently, she was the Vice President of BSA/AML/OFAC & Compliance Officer and also served as the Audit Liaison for a large community bank.

Professional Affiliations

Florida Bankers Association
Suncoast Bankers Compliance Association
Central Florida Compliance Association