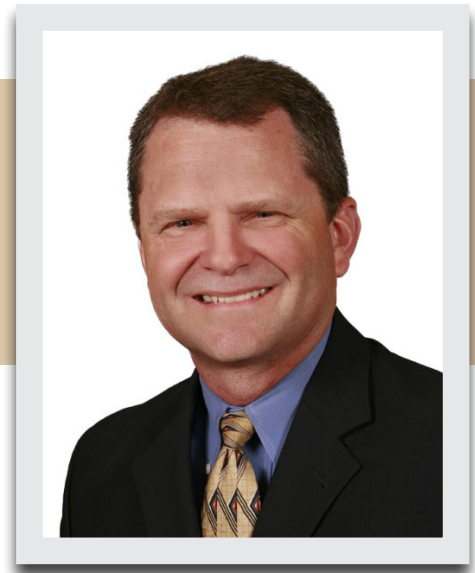


# **Erik Opager, CPA**

## **Senior Financial Institutions Consultant**

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Erik is a senior consultant in the Financial Institution Advisory Group of Saltmarsh Cleaveland & Gund, specializing in accounting and operations services. Prior to joining Saltmarsh, Erik worked as an accountant in the financial institution industry for nearly 25 years while also serving in the United States Navy, in a reserve capacity, for 23 years. His primary areas of experience include providing accounting, deposit operations, investment and asset/liability management review services to the firm's financial institution clients.

### **Education**

B.S. Business Administration, Accounting - Bob Jones University

### **Certifications**

Certified Public Accountant - Florida

### **Professional Affiliations**

American Institute of Certified Public Accountants  
Florida Institute of Certified Public Accountants

### **Community Affiliations**

Bob Jones University Alumni Association