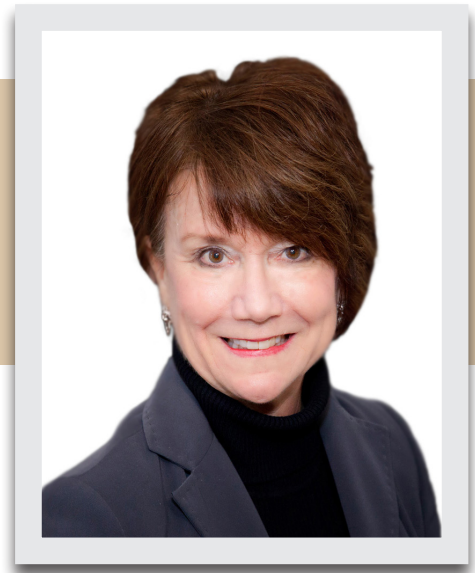


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Terry is a senior consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. She has more than 25 years of experience serving financial institutions, including 10 years as the senior vice president of finance for a Florida-based savings bank. Terry began her career with an international public accounting firm and also served as a bank consulting associate for Stogniew & Associates, she provided internal audit services to community banks. Terry's primary areas of concentration are asset/liability management including interest rate risk modeling, strategic balance sheet planning and liquidity management.

Education

B.S. Accounting - University of Florida

Certifications

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Keystone Christian Preschool - Founding Board of Directors Member