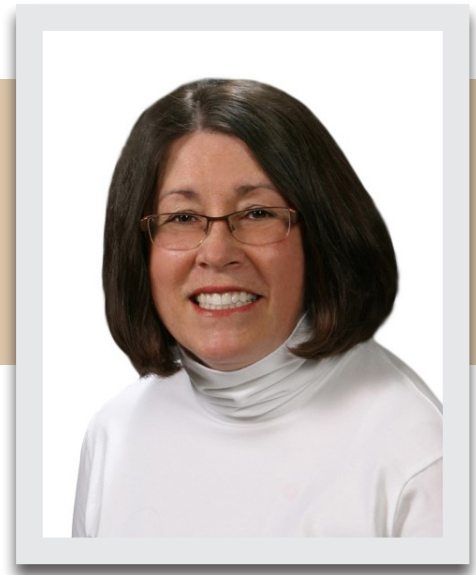


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JoAnn is a senior consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. She has over 25 years of experience serving financial institutions. Her primary areas of focus include providing operations and compliance services with an emphasis on conducting NACHA compliance reviews and the provision of internal audit services.

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