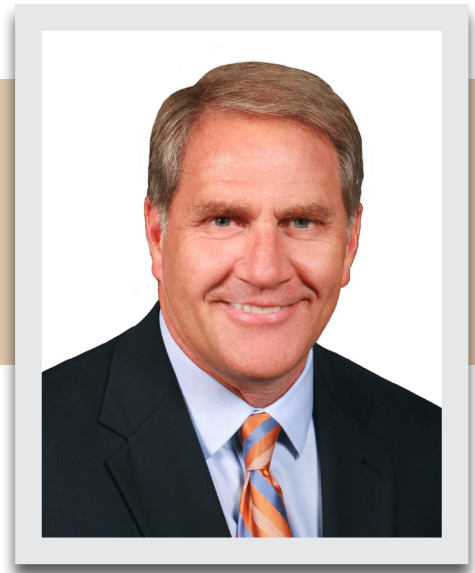


Bill Massey, CPA

Shareholder

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Bill is a shareholder in the Financial Institution Advisory Group of Saltmarsh, Cleaveland & Gund. Since joining Saltmarsh in 1990, Bill has worked primarily with financial institution clients where he has developed extensive knowledge of accounting, tax, and regulatory issues that affect financial institutions. His specialized financial institution experience includes loan and credit quality reviews, internal audit, internal control reviews and assessments, mergers and acquisitions, and due diligence services. Additionally, he is active in many organizations promoting the interest of financial institutions.

Education

B.A. Accounting - University of Southern Mississippi

Certifications

Certified Public Accountant - Florida & Mississippi
Certified Financial Services Auditor, Institute of Internal Auditors

Professional Affiliations

American Institute of Certified Public Accountants
Florida Institute of Certified Public Accountants
Mississippi Society of Certified Public Accountants
The Institute of Internal Auditors
Florida Bankers Association
Alabama Bankers Association
Mississippi Bankers Association
Tennessee Bankers Association
Georgia Bankers Association

Community Affiliations

Ronald McDonald House
University of Southern Mississippi Alumni Association
Leadership Pensacola Alumni