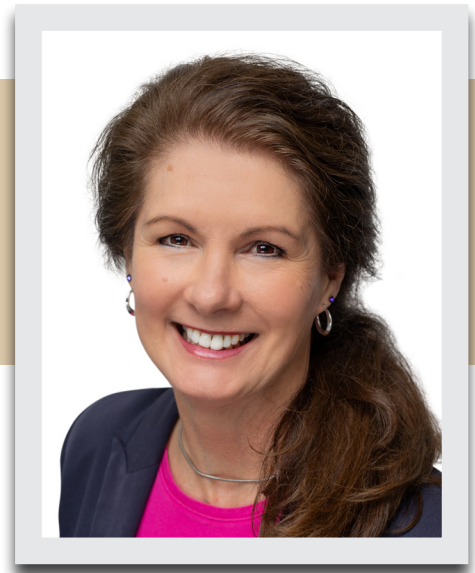


Tammy Smith, CRCM

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Tammy is a senior consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. She has over 26 years of banking experience, primarily focused in the areas of regulatory compliance, banking operations and development of policies and procedures. Tammy performs fair lending, loan compliance and other consulting services for our financial institution clients. Prior to joining Saltmarsh, Tammy served in various capacities at a regional bank ranging from Assistant Vice President to Critical Data Compliance Officer, where she led the bank's fair lending program including HMDA and CRA data validation.

Certifications

Certified Regulatory Compliance Manager (CRCM)
General Banking Diploma - American Institute of Banking
Microsoft Office User Specialist

Professional Affiliations

American Bankers Association
Tennessee Bankers Association - Former Senior Compliance Officer Forum Member

Community Affiliations

American Cancer Society - Relay for Life
Compassionate Hands Ministries of Lebanon, TN
Various Local Church Ministries