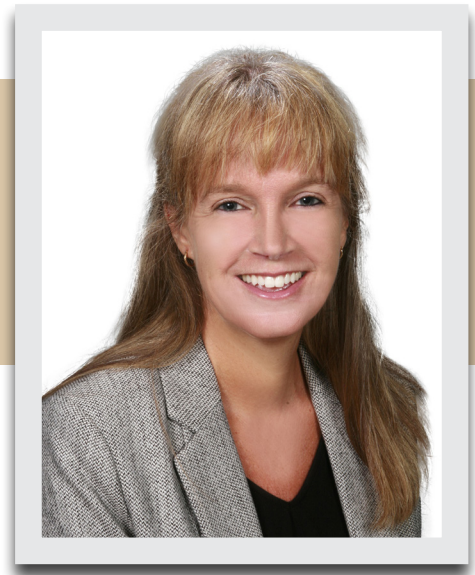


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Janice is a senior consultant in the Financial Institution Advisory Group at Saltmarsh, Cleaveland & Gund. Janice has been working with financial institutions since 2001 with an emphasis on operations, compliance, audit and internal controls. Janice currently is an Accredited ACH Professional (AAP) and conducts risk-based Nacha compliance audits and provides ACH-consulting services to the firm's financial institution industry clients.

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