

**Julia A. Gutierrez***Director of Education*

Julia A. Gutierrez serves as C/A's Director of Education; developing curriculum and presentations, as well as presenting at various schools and seminars; both live and in a livestream/hybrid format. Julia has over 20 years of financial industry experience to the Compliance Alliance team. She began her career in banking in 2000 while receiving her Bachelor of Business Administration degree in Finance from the University of Alabama. Her compliance knowledge and understanding derive from her combined experience in community banks and consulting. Ms. Gutierrez served as a Risk Management and BSA Officer, assisted in the development of an enterprise wide risk management and compliance program for a de novo institution, assisted in the compliance remediation efforts for an institution who was referred to the DOJ, held positions in retail and branch management, and was a Senior Compliance Advisor for a large regulatory compliance consulting firm.

In addition, Julia also joins the Hotline from time-to-time where her experience is invaluable as a resource. She also is one of our featured authors for both the monthly B/A Access magazine and for articles published by state bankers associations across the nation.