



SALVATORE ZERILLI, CPA, CAMS

Managing Director, The Mercadien Group
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Practice Areas: Chair – Financial Institutions Services; BSA & AML Consulting, Internal Audit, Risk Management, Regulatory Compliance

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Salvatore Zerilli is a managing director of The Mercadien Group; principal in Mercadien, P.C., CPAs; and leader of its Financial Institutions Services Group. A seasoned public accounting and banking industry professional, Sal specializes in performing risk management services for banks and U.S. branches of foreign banking institutions and other financial entities. These services include outsourced internal audit, regulatory compliance reviews, enterprise risk management and consulting services.

A certified anti-money laundering specialist, Mr. Zerilli's specific areas of expertise include the Bank Secrecy (BSA) and USA Patriot Acts, allowance for loan and lease losses, asset and liability management, liquidity management, information technology, and regulatory compliance. He works closely with financial institutions to ensure that they have properly implemented compliance programs that meet their needs and the scrutiny of federal and state regulators. Well-versed in the various software applications for BSA compliance, Sal is a sought-after expert in this area, and a frequent presenter and author on regulatory compliance and audit topics.

Mr. Zerilli also has more than 20 years of banking industry experience, performing external audits of community and commercial banks and serving as vice president, chief operating officer, and controller of several New York City banks. His duties included supervising the financial accounting, deposit and loan operations, information technology, and human resources departments. Sal also was a director in an accounting and consulting firm where he was responsible for overseeing the outsourced internal audit engagements for financial institutions. This hands-on involvement augments Sal's business acumen about internal bank operations and the industry.

Sal resides in Millstone Township, NJ with his wife and two children.

Education: Bachelor's Degree in Accounting, University of Albany

Accomplishments: Certified Public Accountant, Certified Anti-Money Laundering Specialist

Community Involvement: American Institute of Certified Public Accountants, New Jersey Society of Certified Public Accountants, American Bankers Association, New Jersey Bankers Association, Pennsylvania Bankers Association, New York Bankers Association, Financial Managers Society NY/NJ Chapter (Past President), Financial Managers Society Philadelphia Chapter, Central New Jersey Compliance Group (Founder), Association of Certified Anti-Money Laundering Specialists, Institute of Internal Auditors