



## Keith Gray, CFE, CAMS

Vice President, Client Relations  
Lowers & Associates

### Professional Summary

Keith Gray is a seasoned professional with over 20 years of experience at Lowers & Associates (L&A), where he manages client relationships and operational oversight across industries such as insurance, cash-in-transit, and financial services. He coordinates nationwide teams and provides strategic leadership in program management, investigations, client communications, claims process review, and research.

Keith is heavily involved in L&A's cash vault audit program, acting as an independent third-party auditor to verify compliance, reconcile vault balances, and assess cash handling and security. His expertise helps safeguard client assets and reduce loss. With a background in public accounting, mortgage lending, and non-profit organizations, Keith holds the Certified Fraud Examiner (CFE) and Certified Anti-Money Laundering Specialist (CAMS) credentials.

### Areas of Expertise

- Client Relationship Management
- Program Coordination and Oversight
- Cash Vault Audits
- Risk Assessment and Mitigation
- Security Compliance Verification
- Investigation and Reporting
- Loss Prevention and Asset Safeguarding
- Operational Reviews and Auditing
- Accounting and Financial Analysis

### Education

Radford University, B.A. in Accounting

### Credentials & Affiliations

- Certified Fraud Examiner (CFE)
- Certified Anti-Money Laundering Specialist (CAMS)