

CAROLINE S. FULMER, CFP™
University of Alabama
Department of Consumer Sciences
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VITA SUMMARY

Over twenty-five years of experience in teaching at the college level in the areas of personal financial planning and leadership development. Thirty-five years of experience in retail banking, wealth management, sales management, administration, and operations with a proven record of assuming increasing levels of responsibility. Successful in meeting the challenge of new projects and methods as well as handling several priorities at once. Proven teaching, training, and group facilitation skills. Results oriented individual with excellent interpersonal and communication skills. Highly motivated; committed to delivering top quality service.

EDUCATIONAL BACKGROUND

Purdue University, West Lafayette, IN, M.S. in Home Economics, May, 1974, Major in Family Economics, Minor in Education

The University of Alabama, Tuscaloosa, AL, B.S. in Home Economics, May, 1972, Triple Major in Home Management, Equipment, and Family Economics

The University of Tennessee, Knoxville, TN, September 1968 - June 1970

College of Financial Planning, Denver, CO, CFP® Certification, April, 1996, highest credential in the Financial Planning profession

PROFESSIONAL EXPERIENCE

THE UNIVERSITY OF ALABAMA

1991 - Present

Assistant Professor

Began teaching adjunct in 1991 focusing on financial planning courses in the Consumer Sciences Department. While still and adjunct faculty member, later added leadership and management skills courses. Began teaching full-time in July, 2007 upon retirement from the financial services industry. Currently teach CSM 204-Introduction to Personal Financial Planning, CSM 300-Time Value of Money, CSM 437/537- Developing the Leader Within, CSM 410/510-Retirement Planning, CSM 459/559-Counseling in Consumer Science and HES 430/530 Managing in a High Performance Organization. Previously taught CSM 404-Estate Planning and HES 100-Freshman Compass Course in Human Environmental Sciences. All of these courses are taught in the College of Human Environmental Sciences.

- Utilize many integrated teaching techniques including lecture, computer presentations, case studies, simulations exercises, and outside projects to present personal financial planning principles and leadership theories and practices
- Built the CSM 204 financial planning class from one section of 21 students to two sections of 140 students each in the classroom and 150 or more students in the online section.
- Both the financial planning and the leadership courses currently offered in an online format every semester. Currently mentor over 200 students per semester through the online course process
- Student evaluation scores of 4.5 or greater on a 5.0 scale

- Currently serve on the Financial Heath Committee, the Equal Opportunity Committee and the Undergraduate Programs and Services Committee for the University of Alabama and serve on the Curriculum Committee and the Homecoming Committee for the College of Human Environmental Sciences
- Serve as faculty advisor for the college of Human Environmental Sciences Council of Presidents and Human Environmental Sciences Ambassadors
- Serve as Assessment Coordinator for the Consumer Sciences Department in the College of Human Environmental Sciences
- Serve as advisor for Consumer Sciences students and coordinator for Consumer Sciences students in the Capstone Scholars program
- Serve as textbook reviewer and Learn Smart consultant for McGraw Hill for financial planning textbooks.

COACHING AND TRAINING SOLUTIONS, LLC
Owner

1999-Present

Provide management and leadership skills training as well as deliver keynote lectures for clients.

- Conduct training for groups ranging up to 1000 participants.
- Clients include corporations, associations, and non-profit organizations.
- Develop and deliver proprietary training sessions and workshops in the areas of leadership, management skills, sales skills and customer service.
- Certified to present leadership workshops for the Achieve Global Corporation.
- Certified to deliver all workshops offered by the FWI Foundation.

CADENCE BANK, N.A.
Senior Vice President, Retail Banking Manager

1998-2007

Responsible for retail banking, wealth management, human resources, customer service, training, and daily bank operations for all five Tuscaloosa locations. Also, responsible for leadership training and employee development for the corporation.

- Implemented training program and calendar including priority training for all groups of employees.
- Implemented tracking system for officer call program.
- Established, trained, implemented and currently monitor customer service standards for all retail positions. The Tuscaloosa Center has had the highest customer satisfaction rating in the company for the five years we have had the current standards.
- Developed and implemented a plan for succession and currently all retail employees are cross-trained in at least one other job.
- All audits rated “good”
- All goals for growth of deposits and loans met since date of hire.
- Oversee all physical facilities and accounts payable.

COMPASS BANK

1974 – 1998

Manager of the retail banking function including sales, service, and physical facilities for Compass Bank offices in the city.

- Consistently achieved city goals for deposit growth, loan growth, and profitability.
- Non-interest expense held below the budgeted amount each year with significant reductions twice.
- Handled budgeting process for all cost centers in Tuscaloosa.
- City security officer responsible for all security training, policy and procedures compliance

and disaster recovery.

- City human resources officer responsible for orientation, training, compliance, salary administration, and staff development.
- Account officer for the University of Alabama operating, credit card, and investment accounts.
- Implemented teller staffing model and increased productivity 20%.
- Designed and executed an ongoing quality customer service program for retail employees with customer service standards and secret shops to verify compliance.
- Retail banking team leader at the holding company level for user acceptance testing of new mainframe computer system and the 64 attached legacy systems.

Previous positions with Compass Bank

1987-1990	VP & Consumer Loan Manager - Tuscaloosa, AL - Managed consumer lending including business development, loan production, loan quality, customer service, and staffing.
1986-1987	VP & City Executive Officer - Muscle Shoals, AL - Managed city banking office to meet corporate goals for deposit and loan growth, profitability, and director involvement.
1983-1986	Branch Manager - Montgomery, AL - Managed banking office with staff of 12, meeting all corporate goals.
1982-1983	Assistant Branch Manager - Montgomery, AL - Managed daily operations of a banking office with a staff of 18, meeting all corporate goals.
1980-1982	Operations Officer - Montgomery, AL - Managed a staff of 50 in customer service, deposit operations, research and adjustments, bookkeeping, proof, returns, and courier services.
1979-1980	Bankcard Center Manager - Montgomery, AL - Managed all bankcard operations for eight Compass cities in the Southern region and five correspondent banks.
1975-1979	Loan Officer and Sales Representative - Montgomery, AL.
1974-1975	Business Development Representative - Birmingham, AL.

PROFESSIONAL EDUCATION AND DESIGNATIONS

Certified Leadership Trainer for Achieve Global Corporation – June 2003

Certified Financial Planner - April, 1996

Certified Diversity Trainer - January, 1996

NASD Series 6 License - December 1992

Alabama Life, Health and Disability Insurance License - June 1990

Financial Women International - Management Certificate - August 1990

Financial Women International Certified Program Leader - November 1988

American Institute of Banking - General, Intermediate and Advanced Certificates

UNIVERSITY OF ALABAMA SERVICE

University Committees:

Equal Opportunity Committee

Undergraduate Programs and Services Committee

Interprofessional Education Committee

Financial Health Committee

College of Human Environmental Sciences Committees and Other Service:

Academic Bankruptcy Committee
Undergraduate Curriculum Committee
Homecoming Committee

Ongoing service to the Alabama Panhellenic community on rules committees, officer selection interview panels, extension committees and other duties as requested.

PROFESSIONAL AND CIVIC ACTIVITIES

Soroptimist International of Tuscaloosa, 1988 to Present

Treasurer 2010-Present
President 2007-2008
President Elect, 2006-07
President, 1995-96
Secretary, 1990-91
Board Member for 9 terms

Shelton State Community College Public Relations Advisory Council, 1992 – 2002

Focus on Senior Citizens Board Member 1999-2005

Chamber of Commerce of West Alabama

Women in Business Forum Keynote Speaker 2006
Leadership Tuscaloosa Session Facilitator 2004, 2007, 2008, 2010
Forerunners Session Facilitator 2004-present
Choices Presenter 2000-2003
Adopt-A-School Steering Committee, 1992--2000, Chairman, 1994
Tuscaloosa Together Today Diversity Committee, 1997 –Present
Marketplace Committee, 1992-1996
Booth Sales Chairman, 1992-1994
Women in Business Forum, Symposium Chairman, 1991
Ambassador Team Captain, 1991
Ambassador, 1989- 90
Leadership Tuscaloosa Graduate, 1990-91

Financial Women International, 1977 - 2010 (Association Dissolved)

International Board Member 1998-2004
Chair, FWI Foundation 1999-2000 and 2003-04
International Treasurer, 2002-03
International Bylaws Chair, 1996-97
International Director, 1995-96
Region III Membership Chair, 1994-95
International Conference Program Chair, 1993-94 and 2000-01
Trustee, FWI Foundation, 1992-93
Southern Region Awards and Scholarship Chair, 1991-92
State President, 1990-91
State Vice President, 1989-90

The University of Alabama Denny Society 2006-Present

Financial Planning Association 1996-Present

Association for Financial Planning and Counseling Educators 1999-Present

National Association of Personal Financial Advisors 2009-Present

Alpha Chi Omega Advisory Board and Chapter Advisor 2007-Present

AWARDS AND HONORS

2015 Greek Excellence Sorority Advisor of the Year

2014 Morris Lehman Mayer Premier Award Recipient

2013 Order of Omega Sorority Advisor of the Year

2012 College of Continuing Studies Outstanding Content Expert Award

2010 College of Continuing Studies Award for Teaching Excellence

2011-2012 Recipient of Active and Collaborative Learning Grant

2010-2011 Recipient of Active and Collaborative Learning Grant

2009-2010 Recipient of Active and Collaborative Learning Grant

2008-2009 Recipient of Active and Collaborative Learning Grant

2002 Recipient of the Joseph S. Rowland Teaching Excellence Award

2002 Recipient of the Cadence Bank Leadership Award

1992 Recipient of Financial Women International's Mary Lee Vaughn Scholarship
1991 Jack Davis Professional Achievement Award, College of Human Environmental Sciences, The University of Alabama

1991 Financial Women International Group, State and Regional Woman of Excellence

PROFESSIONAL EDUCATIONAL PRESENTATIONS

Developing Experiential Courses Online: A Case Study – Caroline Fulmer and Rachel Walker WebCT Impact Conference July 2006, Chicago, IL

Best Practices in Online Teaching – Caroline Fulmer and Eve Pentecost – CFP Board Registered Program Director's Conference – August 2011, Washington, DC

PUBLICATION

“Competencies of Successful People” included in Personal Finance by Garman and Forgue: Houghton Mifflin, 2008 and 2011.