

David M. Carter

SUMMARY OF QUALIFICATIONS

Tenured financial services executive with over thirty-seven years in the retail investment programs within financial institutions. Initiative-taking, versatile, and results driven entrepreneur with a heartfelt desire to educate, challenge and lead in the financial services industry. Well organized, focused, with a deep working knowledge that has helped create and lead a core business unit for VyStar Credit Union.

EDUCATION AND PROFESSIONAL LICENSES

Florida State University, BS in Economics and Finance

St Leo's College, MBA

Series 7, 24, 63, 8 and 66 / FL 215 Life Health and Variable Annuity

PROFESSIONAL EXPERIENCE

VyStar Investment Services

November 2000-Present

Senior Vice President, Investments

- Developed and implemented start up business unit for VyStar Credit Union, January 2001
- Created all aspect of start-up, operations, compliance, sales.
- Currently manages thirty-five employees, sales, and service.
- Oversee the management of over \$1.5 billion in member assets.
- Responsible for developing and executing strategic road map for VyStar Investment Services
- Collaborates with senior leadership across the credit union to define and execute strategic initiatives for entire credit union.
- Supports corporate culture that thrives on high energy, competition, collaboration.
- Consistent top five credit union retail investment program in nation

First Union Brokerage Services

October 1989- November 2000

AVP, Retail Bond Trader

- Responsible for the fair execution of fixed income for the retail clients of First Union Brokerage Services
- Negotiate the best possible price for fixed income with the various Wall Street dealers, with a specialty in mortgage-backed securities and municipal bonds.
- Seek out new product offerings and educate sales staff on those offerings.
- Researching trends and creating new opportunities to increase sales.
- Collaborating with sales and account teams to ensure requirements are met, such as sales numbers and profit goals.
- Consistent top producer for the trading desk

Prudential Securities

April 1988-October 2000

Internal Auditor, Securities

- Responsible for the national regulatory internal audits required by SEC/NASD for Prudential Securities
- Uncovered major fraud that required an attendance in Prudential Securities national headquarters to meet with CEO.

Community Outreach

- School Advisory Board Annunciation Catholic School
 - Finance Committee St. Luke's Catholic Church
 - Secretary, Green Cove Springs Police Pension Board
 - VyStar Credit Union Retirement Planning Committee
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