

## RALPH Q. SUMMERFORD

CPA, ABV, CFE, CIRA, CFF

### Position and Experience



Ralph Q. Summerford is the President of Forensic/Strategic Solutions, PC, formerly Summerford Accountancy, PC. Mr. Summerford works closely with both plaintiff and defense attorneys; corporate boards and audit committees; bankruptcy trustees and creditors' committees; insurance company special investigation units; government inspector generals; and governmental agencies.

Mr. Summerford testifies as an expert witness in federal and state courts on matters involving complicated financial transactions. He serves on the faculty of the Association of Certified Fraud Examiners where he teaches courses around the world. He served a three-year term for the Association of Certified Fraud Examiners' Board of Regents as Vice Chairman, is a Past Chairman of its Professional Standards and Practices Committee, and is a Past Chairman of its Board of Review. He is a guest lecturer at seminars, colleges and universities where he strives to enhance the understanding of fraud and forensic accounting. He has published articles that have appeared in Accounting Today, Preventing Business Fraud, Financial Fraud, Baltimore SmartCEO, Bank Fraud & IT Security Report and Fraud Magazine.

### Practice Areas

- Forensic and investigative accounting
- Bankruptcy and insolvency
- Consultant and expert witness
- Litigation support
- Fraud examinations
- Calculation of damages
- Business valuations

### Professional Designations and Certifications

CPA: Certified Public Accountant, 1971  
CFE: Certified Fraud Examiner, Association of Certified Fraud Examiners, 1993  
CIRA: Certified Insolvency and Restructuring Advisor, 2003  
ABV: Accredited in Business Valuation, 2006  
CFF: Certified in Financial Forensics, 2008

### Professional Memberships and Affiliations

- Association of Certified Fraud Examiners, Board of Review, Chairman – 2004 to 2007; Board of Regents Vice Chairman, 2000 - 2003; Member of Professionals Standards and Practices Committee, Chairman - 1996 to 1999.
- Editorial Board Member, The Bank Fraud & IT Security Report published by Southeast Consulting, Inc.
- Former President, Vice President, and Program Committee Chairman, Alabama Chapter of the Association of Certified Fraud Examiners
- Faculty Member and Member, Association of Certified Fraud Examiners
- Former Member, University of Alabama in Birmingham Accounting Advisory Council
- Member, American Institute of Certified Public Accountants
- Member, American Bankruptcy Institute
- Member, Association of Insolvency and Restructuring Advisors

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## Professional Memberships and Affiliations *(continued)*

- Member, Alabama Society of Certified Public Accountants, Past Chairman of Practice Review Committee
- Member, Various State Boards of Certified Public Accountants
- Former Member and Officer, American Institute on Federal Taxation
- Member, Birmingham Kiwanis Club
- Former Director, Birmingham Broadway Series
- Former Member, Birmingham YMCA Board of Management
- Former Director, United Cerebral Palsy of Greater Birmingham, Inc.

## Representative Seminars and Lectures

- *6<sup>th</sup> Annual Bankruptcy Law Seminar*, Middle District of Georgia Bankruptcy Law Institute, Inc., Macon, Georgia, September 2003
- *Ten Most Important Considerations in an Embezzlement Case*, 14th Annual Fraud Conference of the Association of Certified Fraud Examiners, Chicago, Illinois, August 2003
- *Insight on Corporate Fraud*, 17<sup>th</sup> Annual National Training Conference of the Fiduciary and Investment Risk Management Association, New Orleans, Louisiana, April 2003
- *Government Auditing & Accounting Education Network "Fraud Awareness & Prevention for Managers,"* Helena, Montana, August 2002
- Annual Conference of the Association of Certified Fraud Examiners, Los Angeles, California, August 2002
- *Advanced Fraud Symposium for the Inspector General of the United Nations*, Rome, Italy, December 2001
- *Advanced Fraud Symposium*, Association of Certified Fraud Examiners, October 2001
- *Earnings Management Fraud and GAAP*, Association of Certified Fraud Examiners, August 2001
- *Financial Statement Fraud*, Arkansas Society of CPA's, May 2001
- *Fraud Investigations and Litigation Support*, Institute of Internal Auditors, Birmingham Chapter, March, 2001
- *Instructor, Alberta Gaming and Liquor Commission, Specialized Fraud Training*, Edmonton, Alberta, Canada, November 2000
- *Guest Lecturer, United States Virgin Islands Fraud Prevention for Managers*, St. Thomas, U.S. Virgin Islands, July 2000
- *Instructor, Los Angeles Unified School District Fraud Examination Training Program*, April 1999
- Keynote Speaker, Annual Conference, International Consortium on Governmental Financial Management, Miami, Florida, March 1999
- *Guest Lecturer, NASDAQ Stock Exchange Training Seminar*, December 1998

## Publications

- "Guarding Against Embezzlement Fraud," Bank Fraud & IT Security Report. November 2004, Vol. 2, No. 11.
- "Fumbled Investigations Can Lead to Legal Woes," Birmingham Business Journal. September 10, 2004. Vol. 21 No. 37.
- "Avoiding Embezzlement Embarrassment (and Worse)," The White Paper. November/December 2003. Vol. 17, No. 6.
- "Check Kiting Prevention Strategies," Banker's Ideanet. August 2003.
- "Expert Witnessing: The Changing Landscape," The White Paper. July/August 2002. Vol. 16, No. 4.
- "Reserving the Right to Audit the Suspicious Vendor," The White Paper. May/June 2001. Vol. 15, No. 3.
- "Cross-Referencing is Key To Fraud Examinations," AccountingToday. June 12-25, 2000. Vol. 14, No. 10.
- "Credit Card Fraud," Financial Fraud, August 1999, Vol. 3, No. 2
- "Fraud Detection & Prevention with ACL," Financial Fraud, July 1999, Vol. 3, No. 1.
- "Fidelity Bonds Always Cover Fraud Losses – or Do They?," Institute of Management and Administration's (IOMA) Report on Preventing Business Fraud. September 1997. Issue 97-9.
- "Why It's Important to Investigate Tips – and How To Do So," Institute of Management and Administration's (IOMA) Report on Preventing Business Fraud. August 1997. Issue 97-8.

## Education

Bachelor of Science, University of Alabama, 1968