

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

Michael Eugene Harter

RFM FINANCIAL SOLUTIONS, LLC

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This brochure supplement provides information about Michael E. Harter that supplements the RFM Financial Solutions, LLC brochure. You should have received a copy of that brochure. Please contact us at (989) 772-1209 if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael E. Harter is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Michael E. Harter is 4466247.

Item 2 Educational Background and Business Experience

Michael Eugene Harter

Year of Birth: 1961

Formal Education after High School:

- Oakland University, Rochester, MI – Financial Planning Certificate – 1991
- Central Michigan University, Mount Pleasant, MI – BSBA, Accounting – 1985

Business Background:

- 10/1999 to Present – RFM Financial Solutions, LLC, Chief Compliance Officer
- 10/1991 to Present – Robert F. Murray & Co., CPAs, Certified Public Accountant

Professional Designations: Mr. Harter has earned the following professional designations:

- **Certified Financial Planner® (CFP®).** The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.
- **Certified Public Accountant (CPA).** In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. bachelors degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional 1 year study. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting.

CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state. The vast majority of states require 120 hours of CPE every 3 years with a minimum of 20 hours per calendar year. The requirement can be fulfilled through attending live seminars, webcast seminars, or through self-study (textbooks, videos, online courses, all of which require a test to receive credit). As part of the CPE requirement, most states require their CPAs to take an ethics course during every renewal period. Ethics requirements vary by state, and the courses range from 2–8 hours.

- **Personal Financial Specialist (PFS).** The PFS designation is awarded by the American Institute of Certified Public Accountants (AICPA) to those who have taken additional training and already have a CFP® designation. Every PFS credential holder is a licensed CPA and a member in good standing in the AICPA; has met strict education and eligible business experience requirements,

including two (2) years of full time business or teaching experience in personal financial planning and has agreed to the AICPA Code of Professional Conduct.

Item 3 Disciplinary Information

Mr. Harter does not have any history of disciplinary events.

Item 4 Other Business Activities

Mr. Harter, the Chief Compliance Officer and portfolio manager of our firm, is also a partner in Robert F. Murray & Company, CPAs (hereinafter "RFMC"), where he is an individually licensed and practicing Certified Public Accountant providing accounting services for separate and typical compensation. RFMC typically recommends RFM to accounting clients in need of advisory services. Conversely, RFM typically recommends RFMC to advisory clients in need of accounting services. Accounting services provided by RFMC are separate and distinct from our advisory services, and are provided for separate and typical compensation. There are no referral fee arrangements between our firms for these recommendations. No RFM client is obligated to use RFMC for any accounting services and conversely, no accounting client is obligated to use the advisory services provided by us. RFMC's accounting services do not include the authority to sign checks or otherwise disburse funds on any of our advisory client's behalf.

Mr. Harter will spend approximately 60% of his time engaged in activities related to the accounting practice.

Item 5 Additional Compensation

Mr. Harter does not receive any additional compensation from third parties for providing investment advice to the firm's clients.

Item 6 Supervision

Mr. Harter is the Chief Compliance Officer of RFM Financial Solutions, LLC, and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics. Mr. Harter can be reached at (989) 772-1209.

Item 7 Requirements for State-Registered Advisers

Mr. Harter has never been the subject of a bankruptcy petition nor has he ever been involved in any of the following events:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.