

Brochure Supplement

February 2026

Creekmur Asset Management, LLC

CRD No. 306903

Dennis Fulkerson

Investment Advisor

Individual CRD No. 1541731

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This brochure supplement provides information about Dennis Fulkerson that supplements the Creekmur Asset Management, LLC brochure. You should have received a copy of that brochure. If you did not receive a brochure or if you have any questions about the contents of this supplement, please contact us at 309-925-2043 or email john@creekmurwealth.com.

Additional information about Dennis Fulkerson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Dennis Fulkerson

Year of Birth: 1948

A. Educational Background

1990: Master of Science in Financial Services

B. Business Background

Creekmur Asset Management, LLC, *Investment Advisor*, 02/2026-Present

Fulkerson Financial Services, LLC, *Managing Member & Chief Compliance Officer*, 10/2016 - Present

RSM US, LLC, *Investment Advisor*, 01/2000-04/2017

C. Professional Designations

CERTIFIED FINANCIAL PLANNER, (CFP®)

CERTIFIED FINANCIAL PLANNER™ professional I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net. CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and

practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

CHARTERED FINANCIAL CONSULTANT (ChFC)

The ChFC program is administered by the American College, Bryn Mawr, Pennsylvania. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. In addition to successful completion of an exam on areas of financial planning, including income tax, insurance, investment and estate planning, candidates are required to have a minimum of three (3) years of experience in a financial industry position. Chartered Financial Consultant® (ChFC®).

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

CHARTERED LIFE UNDERWRITER (CLU)

This designation is offered by the American College. To obtain the CLU, candidates must successfully complete training in life insurance and personal insurance planning. Course work related to insurance, investments, taxations, employee benefits, estate planning accounting management and economics must be completed in addition to passing eight (8) two-hour, 100 question exams.

Three (3) years of full-time business experience within three (3) years of successfully completing course work and exams is required for this designation. An undergraduate or graduate degree from an accredited university qualifies for one year of business experience.

Item 3: Disciplinary Information

Dennis Fulkerson does not have any disciplinary action to report. Public information concerning his registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Dennis Fulkerson is a licensed insurance agent. It is anticipated that a small portion, less than {10%} of his time, will be spent providing these insurance products. In such capacity, he offers insurance products and receives normal and customary commissions as a result of any purchases made by clients. The client has a right to purchase insurance through Dennis Fulkerson on a commissionable basis. The potential for receipt of commissions and other compensation gives him incentive to recommend insurance products based on the compensation received, rather than on the client's needs. This creates a conflict of interest with clients. To mitigate this conflict, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played and any compensation {e.g., commissions, trails} to be paid by the client and/or received by the insurance agent. Clients have the right to decide whether to act on the recommendation and the right to purchase any insurance products through the Firm or Mr. Fulkerson.

Item 5: Additional Compensation

Dennis Fulkerson does not receive additional compensation through any additional business activities.

Item 6: Supervision

Dennis Fulkerson is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, John Creekmur, who is responsible for administering the policies and procedures. As Chief Compliance Officer, John Creekmur reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed.

John Creekmur may be reached at 309-925-2043.