



Success Business Inc.
Your Success is Our Business

CUSTOMER STORY

Fulton Bank Takes Success Business Inc. to the Next Level

CHALLENGE:

When it comes to success, Dr. Joseph Hines is an expert. The alumnus of the United States Naval Academy and Naval Post Graduate School is a renowned leadership thought leader and inspirational expert facilitator with more than 30 years of experience in leading and guiding men and women in the military globally, public, and private sectors, and non-profit and faith-based organizations.

Developing and coaching leaders is Dr. Hines' passion, which is why he established Success Business Inc. (SBI), a human capital consulting firm with expertise in organizational

development, training, and coaching in 2003. The black and veteran-owned business, based in Columbia, Maryland, specializes in helping clients create extraordinary, measurable success in leadership, management, integrity, diversity, program evaluation, strategic and tactical planning, and life coaching.

In 2023, for the first time in his firm's 20-year history, Dr. Hines needed to access funding outside the business's existing resources to secure government contract financing. He reached out to his long-term banking partner for the line of credit, which was denied despite his ability to meet most of the requirements.

Fulton Bank

SOLUTION:

During the summer of 2023, Dr. Hines was introduced to Fulton Bank by his accounting firm as the Bank was preparing to launch a new Diverse Business Banking program designed to meet the unique needs of minority, women, veteran, and LGBTQ business owners. He was matched with one of Fulton's Diverse Business Advocates, bankers who have earned a special certification to provide one-on-one mentorship, educational resources, and custom solutions to meet the needs of diverse business owners.

As a strong candidate with a proven business model and successful track record, Dr. Hines qualified for a \$250,000 line of credit through the program, which he used to secure the government contract financing as hoped. In fact, he was the first client to receive that amount of funding through the Diverse Business Banking program.

The purpose of the Diverse Business Banking program is to "change lives for the better" – something Dr. Hines can attest to directly.

“Fulton Bank recognized the success and potential of my business even though I wasn't a member of the bank at the time,” said Hines. “Today, I've moved all of my business banking to Fulton and established myself as a trustworthy borrower for the future.”

“Not only did they value me as a small business owner, they also recognized the value in government contract funding that my previous bank did not.”

“At Fulton, we're committed to making financing and banking products more accessible to groups that, historically, have been underserved,” said Joel Barnett, Director of Commercial Affinity Banking of Fulton Bank. “Helping Dr. Hines take Success Business Inc. to the next level was a smart and easy decision for Fulton Bank and, we look forward to a long partnership with him.”



ABOUT SUCCESS BUSINESS INC.

For athletes to reach their full potential they must train. For a military organization to perform at its best training is the key component to the achievement of success. Success Business Inc. (SBI) utilizes this philosophy of training to enhance individual and organizational performance. Its mission is to guide individuals and organizations through coaching and leadership development on a journey of growth and excellence to empower change.



Dr. Joseph Hines

ABOUT FULTON BANK

Headquartered in Lancaster, Pa., Fulton Bank is a premier community bank in the Mid-Atlantic region. As a subsidiary of Fulton Financial Corporation, a \$27 billion financial services holding company, Fulton Bank offers a broad array of products and services at more than 200 financial centers across Pennsylvania, New Jersey, Maryland, Delaware, and Virginia. At Fulton Bank, we seek to change lives for the better by building strong customer relationships, providing significant community support, and empowering more than 3,400 employees to do the same. Through the [Fulton Forward](#)[®] initiative, we're helping build vibrant communities. Learn more at www.fultonbank.com.

