

CARLA GERARDU-LOW

Summary

An accomplished, forward-thinking executive with a unique combination of creative and analytical skills. Recognized for strategic and operational leadership, marketing talents, and the ability to collaborate and influence change. Adept at working effectively to achieve goals both as a leader, cross-functional team member, and individual contributor. Industry experience includes mortgage lending, insurance, accounting, web services, and nonprofit. I seek to leverage these strong leadership skills and expertise to attain a position focused on brand management and digital marketing.

Contact

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Education & Certification

Digital Marketing Certificate
UC Berkeley Extension, 2021

MBA, Marketing
Brandman University, part of the Chapman University System, 2014

Bachelor of Science, Accounting
Colorado State University

Certified Public Accountant
Colorado State Board of Accountancy, license expired

Awards

Local Hero Award
Presented by Oakland City Council District 4, 2016 & 2019

Chairman's Award
(ultimate award for unsurpassed performance)
PMI Mortgage Insurance Co., 2009

Diamond Award
(top award for employees that exceed performance standards, continuously improve processes, and consistently demonstrate a customer first attitude)
PMI Mortgage Insurance Co., 2008 & 2009

Professional Experience

Reimagine Consulting, Oakland, CA

Owner | 2018 - 2020

Freelance brand and marketing consulting for small businesses, nonprofits, and government. Focused on building brand strategies using a coaching model designed to help companies successfully sell their products or services.

Redwood Heights Association, Inc., Oakland, CA

President | 2015 - Present

Founding member of a nonprofit community organization dedicated to building community and spearheading capital improvement projects through a public, private, and community partnership model.

- Manage brand and marketing strategies, communication channels, and digital assets with a focus on brand awareness, fundraising, and event promotion. Successfully increased fundraising results by 223% when compared to 2015.
- Leading the renovation of Redwood Heights Park, a 2.93-acre park, a project initiated by a grassroots movement to improve public health infrastructure and create a community gathering space.
- Oversee the organizational strategy, finances, communications, and event planning.

PMI Mortgage Insurance Co., Walnut Creek, CA

Director, Customer Relations | 2012 - 2014

Senior management leader responsible for key customer and vendor relationships as the company transitioned through rehabilitation. Managed communications, structured product strategy, risk mitigation reporting, and employee retention.

- Primary point of contact for customer and vendor relations. Solved product-related challenges, negotiated agreements, and ensured customer satisfaction, leading to strong internal and external relationships.
- Executed all communication campaigns directed at servicing customers and served as website manager, responsible for content and strategy across digital properties.
- Directed industrywide stakeholders and acted as a change management leader in developing and adopting a standardized data collection and reporting process. The project created an automated enterprise claims system, including key performance metrics, touchpoints, and best practices. It improved process efficiency by 70%, while also creating data-driven outcome measurement tools to evaluate customer activities and identify business opportunities.
- Motivated and supported employees during periods of rapid change through coaching, mentoring, and employee engagement tools, enabling smooth transitions during corporate restructurings.

PMI Mortgage Insurance Co., Walnut Creek, CA

Manager, Homeownership Preservation Initiatives | 2008 - 2012

Created and managed a new department dedicated to creating loss mitigation products and policies. Responsible for product promotion, a customer quality program, and related measurement and reporting systems.

- Managed relationships with key customers, government-sponsored enterprises, competitors, and channel partners to implement initiatives to help homeowners avoid foreclosure and mitigate company losses, resulting in 173,000 foreclosures avoided.
- Designed marketing materials, including website content, internal communications, print, training, and educational videos to strengthen customers' understanding of new loss mitigation programs.
- Authored detailed program guidelines, ensuring clear communication of new company policies to customers.
- Led project management of multiple cross-enterprise, high-profile, complex projects from end-to-end, supporting customer retention and regulatory initiatives.

PMI Mortgage Insurance Co., Walnut Creek, CA

Manager, Structured Product Development | 2004 - 2007

Managed a team tasked with creating products designed for national lenders and Wall Street firms. Responsibilities included product marketing and sales tools, business relationships with Wall Street firms, and the creation of processes and systems to support these products.

- Developed product strategy, guidelines, and marketing of new products, ensuring successful product launches for internal and external customers.
- Managed relationships with key customers, government-sponsored enterprises, and Wall Street firms, resulting in \$20.9B of new business written.
- Designed marketing materials, including website content, intranet, print, and customer training, promoting revenue-generating products.
- Built strong relationships with cross-functional teams, particularly Sales, IT, Operations, Customer Service, and Legal, driving business solutions based on collective insight, collaborative effort, and teamwork.
- Managed staff, including goal management, compliance, training, performance management, budgeting, and succession planning.

Other Relevant Experience

- Extensive sales experience focused on developing customer loyalty in B2B markets, including two startups. Successfully managed customer accounts in up to 10 states selling various financial products, including mortgage insurance, online marketplace technology, and mortgage loans.
- Meetings and events management experience, including regional conferences.
- Planned and conducted audit engagements, meeting regulatory requirements and compliance deadlines for regional accounting clients.
- Proficient with Microsoft Office Suite, Google Workspace, Salesforce, WordPress, MailChimp, Canva, Quickbooks, and social media apps. Experience with SEMRush and Adobe products.