



# Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

June 2014

## Letter from...

### Barbara Condit, CCE CFDD National Chairman



It seems like only yesterday that a young lady by the name of Linda Ann Crabtree, CBA talked me into helping her and several others put together booklets for the CFDD Golden West Conference being held in San Francisco.

From then on, the rest is history. I attended the Golden West Conference, met Millie DeMariano, Dawn Wallace Cook, CCE, LeeAnn Garington, CCE, Carol Fowle, CCE and Marilyn Daugherty and I was hooked on CFDD and all the rewards gained from becoming a member. Then came my move back to Minnesota and I wondered if I could find a CFDD group close to work. Problem solved, just take a ride in an elevator up to the top floor of the John Hancock building in Chicago with Cindy Vekas, CCE and the Minnesota group: Maxine Rossum, CCE, Pam Meyer, CBF, Carolyn VanKrevelen, CBF and several others, and once again you are hooked. Education, networking, and many, many great friendships have developed from membership in CFDD.

Joining CFDD was, and has always been, money well spent. I cannot even begin to tell you how much I have saved my companies by attending the educational sessions and taking back information learned at Credit Congress and CFDD National Conventions. With every event, I have been able to expand my knowledge and network of friends. Nowhere that I know of can you get this kind of return on your investment, surely not in today's stock market.

My theme for this year is "Together Everyone Achieves More" = T.E.A.M.

Together we can learn,  
Together we can grow,  
Together we can mentor,  
Together we can partner with our NACM Affiliate and grow!

While there is no "I" in Team, there is an "E." Everyone pulling together is what has made CFDD what it is today.

We are a TEAM achieving more through the work of many. Education is our passport to the future and tomorrow belongs to the people who prepare for it today. Together we can develop tomorrow's leaders. I challenge every CFDD member to find someone you can invite to become a "TEAM" member so we can learn, grow, partner and mentor together.

I am going to use a "Tagline" from my local affiliate, Forius. "Surround Yourself with Smart."

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### SILENT AUCTION 2014 CFDD National Conference



#1  
Bidder

CFDD's popular Silent Auction is on its way! You can help fellow credit professionals achieve their educational goals by donating and/or bidding on items for the Silent Auction. All proceeds raised will be used for the CFDD Scholarship Fund. Donations are welcome from individuals, chapters and corporations. Items should be new, with a starting value of \$25. For more information about the 2014 Silent Auction, please click [here](#).

Smart Mentors, Smart CFDD Members, Smart NACM Affiliates and Smart Tools.

“A fast-changing world confronts you with the fact that in the long run you cannot survive on doing the same things better and cheaper. It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is the most adaptable to change.” This wonderful quote from Leon C. Megginson is still so relevant in today’s economy and in our everyday lives.

A special thank you to my husband and granddaughter for their continued support, and to you my CFDD family. Thanks to each and every one, as you have helped mold me into the person I am today. Without your support, CFDD would not be what it is today.

I would like to close with a quote from a poem by Audrey Hepburn that is a favorite of mine.

“For Poise! Walk with the knowledge that you never walk alone. People, even more than things, have to be restored, renewed, revived, reclaimed and redeemed: never throw out anyone. Remember, if you need a helping hand, you will find one at the end of each of your arms. As you grow older, you will discover that you have two hands, one for helping yourself and the other for helping others.”

“Together Everyone Achieves More” = T.E.A.M.

CFDD is a TEAM of many working together to achieve more!

## Member Viewpoint

### Credit Congress Builds Lasting Friendships

The 2014 Credit Congress in Orlando was one of the best yet. Yes, the weather was a bit stormy and humid and many of us had challenges arriving and flying out, but once we were at Rosen Shingle Creek, we were all safe and out of harm’s way. We already know about all of the excellent educational experiences at any Credit Congress we attend, but it’s the networking that I would like to mention here.

I had not even made it to baggage claim before the hugs and hellos started! What a great way to begin our time together! Seven of us gathered together and crammed ourselves into a supersized van and headed to the hotel. The hum of everyone chatting and catching up was amazing. When we pulled into the hotel parking lot, it seemed as though a greeting committee was waiting there just for us! Sheila Roames, CCE was the first person to come and give me a hug and then there were others who provided warm welcomes.

These connections that are built over the years cannot be replaced. Friendships are formed, mentors are discovered, listening ears are granted and solutions are discussed for how to handle things at work and more. This year I had the amazing privilege of speaking with many VIPs (first-time attendees). I hope you did as well. These folks are the future of CFDD and are critical to our ongoing success. They also need to be embraced into the fold. Our organization is so valuable and has so very much to offer each of us in so many ways, that we do need to work together to spread the news. As Barb Condit’s theme for the year states: “Together Everyone Achieves More” so let’s TEAM up and make this the best year yet for our organization.

*Submitted by Claudia Kuniholm, CCE, Area Director NACM/CFDD  
Seattle, WA*

#### SCHOLARSHIP DONATIONS NEEDED

Please bring scholarship donations to the 2014 CFDD National Conference in Minneapolis on September 18-19. Last year alone, CFDD raised \$4,051 at the silent auction. CFDD awarded 70 scholarships totaling \$28,828 at Credit Congress this year. The cumulative total from 1990 to today is 7,615 scholarships valued at \$1,703,474. We are so grateful for your contributions.

Mark your calendars so you can apply for a scholarship in 2015. If you need assistance filling out your application for a scholarship to Credit Congress, CFDD National Conference or any of the additional scholarship offerings, please contact Charlene Gothard, CBA, Vice Chairman, Programs, Education and Chairman Elect at [cmgothard@landolakes.com](mailto:cmgothard@landolakes.com).

#### CFDD NATIONAL’S EDUCATIONAL PROGRAMS

Now available, CFDD National’s Programs free of charge! Program topics include:

- Antitrust and You
- Ethics—It’s a Matter of Choice
- Business Etiquette
- Mediation—An Alternative to Dispute Resolution
- Selling Marginal Accounts—Are the Rewards Worth the Risk?

These programs can be conveniently downloaded from the [CFDD Members Only](#) Area of the CFDD National website. Please check out these timely resources!

## Raise Money for the Scholarship Fund: CFDD Holds Raffle for Baseball Tickets

The CFDD National Conference will be held in Minneapolis from September 17th through September 20th. In an effort to support the CFDD Scholarship Fund, SPS Companies has donated two tickets for two Minnesota Twins baseball games. Raffle tickets are being sold for \$10 each. The drawing will be held August 1st, with all proceeds going to the CFDD National Scholarship Fund.

If you are interested in tickets for this drawing, please fill out the ticket stub below and mail to Barbara Condit before August 1st. Please make all checks payable to CFDD National Scholarship Fund. If you have any questions, please do not hesitate to contact her.

Win One of TWO sets of TWINS TICKETS!!

September 17th, 2014 - 7:10pm



September 20th, 2014 - 6:10pm



**CFDD National Conference**  
September 17th - 20th, 2014



**Out to the Ball Game**  
**Don't Strike out by Missing Out**

**Twins Tickets:**  
**September 17th, 2014**  
**or**  
**September 20th, 2014**

**All proceeds go to the**  
**CFDD National Scholarship fund**

Name: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Phone Number: \_\_\_\_\_

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[bcondit@spscompanies.com](mailto:bcondit@spscompanies.com)



## CFDD Awards and Installation Luncheon

As it does every year, CFDD hosted its **Annual Awards and Installation Luncheon** at the 118th NACM Credit Congress in Orlando, FL in June. Each year the event seems to have more in common with a family reunion than with a professional networking event, though it certainly qualifies as both. Attendees gathered this year to catch up with one another, dine on an elegant meal and then listen to this past year's CFDD National Chairman Lynn Kendrick, CBA discuss the Division's outstanding work supporting credit and financial education over the preceding 12 months. "No matter what has happened this year in our lives, we have been the best we could be at home, at work and especially in our CFDD Organization," Kendrick said. "Communicating with the Area Directors through emails and phone calls has solidified my impression that everyone wants to make CFDD the best it can be. It was such an honor to see and congratulate all of the CFDD members who achieved an NACM designation this year."

NACM National Chairman Chris Myers also took the podium to thank Kendrick for her service as CFDD Chairman and to thank every CFDD member for their truly remarkable commitment to credit education and professional growth. "The strength of CFDD is truly from your net-

work. You come together to learn and to exchange ideas. You learn from each other about how problems have been solved or how challenges have been met. You fine tune your credit skills and expand not only your knowledge, but also your professional network at every educational event you attend," Myers said. "You have become credit leaders because of your connection to CFDD and NACM. I want to thank each and every one of you for your support of CFDD and NACM—your passion for both organizations is an inspiration to me."

Kendrick then ceremonially passed the gavel to incoming CFDD National Chairman Barbara Condit, CCE, who announced the theme for her term: "Together Everyone Achieves More" = T.E.A.M. "Together we can learn, together we can grow, together we can mentor, together we can partner with our NACM affiliate and grow!" Condit said. "While there is no 'I' in team, there is an 'E.' Everyone pulling together is what has made CFDD what it is today."

CFDD awarded 70 scholarships at the 2014 luncheon, worth a total of \$28,828. This brings CFDD's cumulative scholarship total from 1990 to today to 7,615 scholarships valued at an impressive \$1,703,474.



# Showcase of the National Program Awards

## Outstanding Regular Monthly Meeting

Class B – Kansas City

“CFO’s Perspective on the Credit Department”

From a CFO’s perspective, the credit and collections department is an important arm of the financial function. Three leading CFOs/Vice Presidents provided the basis for a panel discussion on topics including: (1) the role and responsibilities of the credit department and the impact on the company profits; (2) the most important credit department metrics; (3) opportunities to improve the perception of the credit department; (4) the evolving role of credit in the next five to 10 years; and (5) the view of credit training, education and certification.

## Outstanding Seminar/Workshop Program

Class B – Kansas City

“Generational Differences in Today’s World”

This program/seminar covered what companies are facing in the future in terms of demographics at work: we will soon have five generations in the workplace at the same time. The significance is in terms of types of workforce behaviors, what motivates employee engagement and the tools and practices they need to interact. Speaker Leigh Branham provided significant insight into the challenges and provided best practices for managing, engaging and retaining team members of all ages. This program was from a joint meeting with ABWA Mo-Kan Chapter.

# AWARDS & ACHIEVEMENTS

CHAPTER	MEMBER	COMPANY	AWARD/ACHIEVEMENTS
Omaha/Lincoln	James Hushka, CICP	Warren Distribution, Inc	CCE
Wichita	Rebecca Dick	WSM Industries	CBA

## Submit Your Topics for the Best Practices Roundtable

This year’s Best Practices Roundtable session at the CFDD National Conference is a can’t-miss event. Back by popular demand, this open forum discusses best practices and effective strategies. To contribute questions and topics of interest, please email Melanie Brohawn at [melanieb@nacm.org](mailto:melanieb@nacm.org). All entries must be received by August 29.

## CFDD NEWSLETTERS

Did you know that you can access not only the National CFDD newsletters, but also other chapter newsletters from the National CFDD website? Need a fresh topic for an upcoming meeting or a new fundraiser idea? Is your chapter ready to launch their newsletter, but needs some direction? Check out what other chapters are doing by logging onto the [CFDD Members Only Area](#) and clicking on Chapter Newsletters from the menu on the right.

## Reminder to All CFDD Chapters

As CFDD chapters elect new boards of directors, please keep CFDD National in the loop!

Please send an email to National ([cfdd@nacm.org](mailto:cfdd@nacm.org)) with contact information for all newly installed board members. We appreciate your help in this matter.

# Chapter News

## CFDD Dallas/Fort Worth

The Dallas/Fort Worth Ways and Means Committee held a “Day at the Races.” This horse race outing earned enough money to pay for one scholarship to the CFDD National Conference.

## CFDD Wichita

The Chapter would like to thank all who participated in helping to increase membership by 35% that resulted in receiving the Class B Membership Award at the 2014 CFDD Awards and Installation Luncheon at Credit Congress.

## On the Way *UP*

CHAPTER	MEMBER	NEW COMPANY	TITLE
Direct Member	Kelly Shock, CCE	Continental Resources, Inc.	Staff Accountant I
Phoenix	Ellen Wodiuk, CCE, ICCE	Desert Ready Mix, LLC	Director of Credit
Portland	Joanne Swyers, CCE	Solar World Americas LLC	Senior Credit and Collections Manager
	Eve Weinbrecht, CBA	Orepac Building Products, Inc.	Credit Manager
Wichita	Rebecca Dick, CBA	WSM Industries	Credit Manager
	Shelly Hart, CBF	WSM Industries	Controller

## PROGRAM PICKS

CHAPTER	TOPICS	SPEAKER
Birmingham	Conflict Management and Negotiation Styles—Kraybill Conflict Style Inventory	HR Professional
	Understanding Sales Tax Regulations	Revenue Examiner
	Lien Waivers and the Dangers Therein	Attorney
Dallas/Fort Worth	Credit Applications...from A to Z	Chapter Member
	You Don't Need a Title to be a Leader	Chapter Member

# National Scholarship Awards

## Designation Application Fees

Kim Hardy, CBF, CICIP      Louisville  
Ann Marie Peterson      Albuquerque

## Self-Study Course

Cynthia Webber      Wichita

## School Registration Fees

Valarie Hardesty, CICIP      Charlotte

## CFDD National Conferences

Bonnie Anderson      Minneapolis/St. Paul  
John Anderson, CCE      Minneapolis/St. Paul  
Wendy Bartlett, CCE      Dallas/Fort Worth  
Kevin Beam, CBF, CICIP      Minneapolis/St. Paul  
Melva Becker, CCE, CICIP      Minneapolis/St. Paul  
Ronald Bonden, CCE      Minneapolis/St. Paul  
Denise Boock, CBA, ICCE      Minneapolis/St. Paul  
Lynn Brakken, CBA      Minneapolis/St. Paul  
Alyssa Carter      Minneapolis/St. Paul  
Kim Claxton, CBF, CCRA      Direct Member  
Diane Crimmins, CBF, CGA      Minneapolis/St. Paul  
Sandra Fletcher, CBA      Tacoma  
Marlene Groh, CCE, ICCE      Charlotte  
Brett Hanft, CBA      Portland  
Eunice Helgeson, CCE      Minneapolis/St. Paul  
Christina Hirdler, CBF      Minneapolis/St. Paul  
Shawn Ismert, CBA      Kansas City  
Cindy Joseph, CBA      Albuquerque  
Lynn Kendrick, CBA      Louisville  
Kristine Kohman, CBF      Minneapolis/St. Paul  
Amy Kuniholm      Seattle  
Claudia Kuniholm, CCE      Seattle  
Kim Lancaster, CCE      Dallas/Fort Worth  
Debra Laudner      Minneapolis/St. Paul  
Heidi Lindgren-Boyce, CCE      Seattle  
Linda Mack, CBF      Minneapolis/St. Paul  
Tawnya Marsh, CBA      Portland  
Pamela Meyer, CBF      Minneapolis/St. Paul  
Cheryle Miron, CBF, CCRA      Kansas City

Joy Mitchell, CCE  
Mary Moore, CBA  
Cindy Mortenson  
Deanne Myers, CCE  
Annette Nii, CBA  
Joni Page  
Deborah Poynter  
JoAnn Rettke, CCE  
Maggie Rossell, CBA  
Deborah Rossini  
Angie Scheidnes, CCE  
Marie Segura, CBA  
Karyn Senne, CBF  
Chad Sivertson, CBA  
Steven Snow  
Gwendolyn Stroops, CCE, CICIP  
Jill Tamborini, CBA  
Shoni Tiede  
Paulyne VanderSloot, CCE, CICIP  
Lucinda Vekas, CCE  
Kay Watson, CBA  
Ernest Williams  
Micki Wilson  
Ellen Wodiuk, CCE, ICCE  
Joey Zuniga

Minneapolis/St. Paul  
Omaha/Lincoln  
Phoenix  
Minneapolis/St. Paul  
Minneapolis/St. Paul  
Kansas City  
Minneapolis/St. Paul  
Minneapolis/St. Paul  
Dallas/Fort Worth  
Minneapolis/St. Paul  
Minneapolis/St. Paul  
Albuquerque  
Minneapolis/St. Paul  
Minneapolis/St. Paul  
San Diego  
Phoenix  
Kansas City  
Tacoma  
Seattle  
Minneapolis/St. Paul  
Minneapolis/St. Paul  
Raleigh/Durham  
Wichita  
Phoenix  
Seattle

## NACM Credit Congress

Barbara Condit, CCE  
Charlene Gothard, CBA  
Kevin Huelsman, CCE  
Lori Kimball, CBF  
Ericia Leonard, CBA  
Michael Meyer, CCE  
Lori Nissen, CCE  
Sheila Roames, CCE  
Kelly Shock, CCE, CCRA  
Yvonne Vigil  
Nancy Watson-Pistole, CCE, ICCE  
Debra Yount, CCE

Minneapolis/St. Paul  
Portland  
Jasper  
Salem/Albany  
Direct Member  
Jasper  
Minneapolis/St. Paul  
Phoenix  
Direct Member  
Direct Member  
Kansas City  
Kansas City

## 2014 CFDD National Award Winners

The **Distinguished Member Achievement Award (DMA)** was established in 1988 to recognize outstanding individual achievement in the NACM Credit and Financial Development Division. Each chapter is invited to nominate one candidate per year.

### Distinguished Member Achievement Award

Class A—Carol Johnson, CICIP, Portland  
Class B—Shawn Ismert, CBA, Kansas City  
Class C—Kathy Hamilton, CCE, Salem/Albany

### Marilynn Daugherty Spirit Award

Mary Moore, CBA, Omaha/Lincoln

### National Membership Awards

Class A—Portland—5%  
Class B—Wichita—35%  
Class C—Charlotte—31%

### National Program Awards:

#### Outstanding Regular Monthly Meeting:

Class A—Phoenix  
Class B—Kansas City  
Class C—Salem/Albany

### National Program Awards:

#### Outstanding Seminar/Workshop

Class A—Portland  
Class B—Kansas City  
Class C—Salem/Albany

### National Publicity Awards

Class A—Phoenix  
Class B—Kansas City  
Class C—Salem/Albany



# CFDD Board of Directors 2014-2015

## NATIONAL CHAIRMAN

### Barbara Condit, CCE

Credit Manager  
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## VICE CHAIRMAN, EDUCATION/PROGRAMS AND CHAIRMAN-ELECT

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## CHAPTERS

Portland  
Salem/Albany

Louisville  
Omaha/Lincoln

Kansas City  
Wichita  
Minneapolis/St. Paul

Seattle  
Tacoma

Evansville  
Jasper  
Toledo

Albuquerque  
San Diego

Birmingham  
Charlotte  
Raleigh/Durham

Dallas/Ft. Worth  
Phoenix



# 2014 CFDD National Conference Session Highlights

## *Can You Hear Me Now? Communicating With Different People Differently*

Presented by **Julie A. Berg**, Leadership Development Consultant, HRD Consulting

Most people have multiple conversations with co-workers, customers, family and friends every day. With some, the communication flows easily. While with others, the conversation is tension-filled and ends with frustration or even anger. Why is it that? The answer is each of us communicates using our style comfort zone. Our preferred style influences how easy or difficult our relationships will be. Learn to recognize four distinct styles, their needs and expectations and how best to approach these different styles differently.

## *Payments Fraud and Prevention: What You Need to Know*

Presented by **Amanda Dorphy**, Senior Payments Information Consultant, Payments Information and Outreach Office, Federal Reserve Bank of Minneapolis

Fraud is a concern of financial professionals whose job it is to protect their organization's payment transactions. Do you know which payment types are most vulnerable? Do you know what fraud schemes are most prevalent? Which attacks are growing in popularity among fraudsters? Is your organization making it too easy for fraudsters to steal your assets? Are you using best practice fraud mitigation techniques to protect your organization? This session will address these and other questions by analyzing statistical data, trends and findings from industry research. Through a rigorous examination of fraud statistics, the session will help you distinguish between hype and reality. It will identify effective fraud prevention practices based on feedback from financial industry professionals. Gain practical tips to strengthen your defenses against payments fraud.

## **MINNEAPOLIS – THE CITY OF LAKES** **2014 CFDD National Conference** **September 18-19 • Minneapolis, Minnesota**

In just a few months, we will gather for the 2014 CFDD National Conference in Minneapolis, which offers priceless educational resources and multiple networking opportunities.

Our preliminary agenda includes the following presentations:

- Can You Hear Me Now? Communicating With Different People Differently presented by **Julie A. Berg**, Leadership Development Consultant
- The Future of the Credit Department presented by **Pam Krank**
- Unclaimed Property Update—What's New on the Horizon presented by **Val Jundt**
- Risk Mitigation Tools: Credit Insurance, Letters of Credit, Security Interests, Lien Rights, Setoff and More presented by **Bruce S. Nathan, Esq.** and **Christopher Loeber, Esq.**
- Payments Fraud and Prevention: What You Need to Know presented by **Amanda Dorphy**, Senior Payments Information Consultant
- Best Practices Roundtable

Several networking events will also be held, including an opening night social featuring a Silent Auction and a closing night party.

The DoubleTree Bloomington-Minneapolis South will be the meeting site for all events.

For more information, contact Melanie Brohawn at [melanieb@nacm.org](mailto:melanieb@nacm.org) or 410-740-5560.



## CHECK OUT NACM'S LINEUP OF PROGRAMS AND EVENTS

Jul 7	<b>NACM Webinar:</b> Bankruptcy for Beginners— Day 1
Jul 16	<b>NACM Webinar:</b> Bankruptcy for Beginners— Day 2
Jul 23	<b>NACM Webinar:</b> UCCs— The Financial and Psychological Advantages of Being a Secured Creditor
Jul 23	<b>NACM Webinar:</b> UCCs— The Financial and Psychological Advantages of Being a Secured Creditor
Aug 4	<b>NACM Webinar:</b> Buried by Paper: A Creditor's Guide to Making Sense of the Mountains of Papers Received in a Chapter 11 Case
Aug 6	<b>NACM Webinar:</b> Are You Perfected? Perfecting Your UCC Lien Rights to Ensure You Are Paid
Aug 11	<b>NACM Webinar:</b> You Asked for It; You Got It...NOW, What Do You Do with That Financial Statement?— Day 1
Aug 12	<b>FCIB Webinar:</b> Basics of Trade Credit Insurance (TCI) and the Pros and Cons of Credit Insurance
Aug 13	<b>NACM Webinar:</b> You Asked for It; You Got It...NOW, What Do You Do with That Financial Statement?— Day 2
Aug 18	<b>NACM Teleconference:</b> Commercial Credit Scoring Models: Pros, Cons and Legal Considerations
Sep 8	<b>NACM Teleconference:</b> Emerging Trends for Small/Mid-Market Credit Departments: Collections
Sep 10	<b>NACM Webinar:</b> The Multiple Uses of Credit Applications
Sep 15	<b>FCIB Teleconference:</b> Global Economic Outlook
Sep 17	<b>NACM Teleconference:</b> The Credit Department's Role and Responsibilities to Ensure Unclaimed Property Policy Compliance
Sep 18-19	<b>CFDD Annual Conference</b>

## Monthly Credit Survey

You are invited to participate in the monthly Credit Managers' Index (CMI) survey of U.S. credit and collection professionals. Each time you take the survey, you receive 0.1 point toward your [NACM Career Roadmap](#). Contribute to the CMI and have your experience count.

The results from the survey are processed and presented each month in NACM's *eNews*, *Business Credit* magazine and at [www.nacm.org](http://www.nacm.org). Since its inception, the CMI has been a startlingly accurate economic predictor, proving its worth most notably during the recession.

The survey asks participants to rate whether factors in their monthly business cycle—such as sales, new credit applications, accounts placed for collections, dollar amount beyond terms—are higher than, lower than or same as the previous month. The results reflect the entire cycle of commercial business transactions, providing an accurate, predictive benchmarking tool.

All credit and collections professionals are invited to take the survey each month during the timeframes listed below. NACM membership is not required.

Read more about the CMI [here](#).

### 2014 Survey Dates

CMI Timeline	Survey Opens	Survey Closes
July	Mon, July 21	Fri, July 25
August	Mon, August 18	Fri, August 22
September	Mon, September 22	Fri, September 26

## CFDD MISSION STATEMENT

The mission of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings.

## CFDD VISION STATEMENT

To be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.

# CFDD Logo Items



Searching for that perfect gift that combines practicality, value and pride? Look no further than CFDD's extensive selection of logo items! From mouse pads to umbrellas, CFDD logo items can satisfy even the most discerning recipient. They also make great gifts for speakers and special guests. Don't delay! Browse the [CFDD logo item web pages](#), part of the online NACM Bookstore, and purchase merchandise that reflects your investment in the CFDD professional credit community!

## CFDD logo items currently available:

Acrylic Desk Tray (\$10)

Aluminum Card Case (\$8)

Business Card Album (\$15)

Can Holder (\$2)

Cork Mouse Pad (\$10)

Flashlight (\$15)

Luggage Grip (\$2)

Mesh Bag (\$10)

Metal Pen and Pencil Set (\$15)

Robotic Book Light (\$5)

Super Mini Umbrella (\$15)

USB Drive (\$15)

