



Brett Hanft, CBA

Invest in Yourself

Brett Hanft, CBA, 2019-20 CFDD National Chairman, speaks at the 2019 CFDD Awards and Installation Luncheon at Credit Congress



Brett Hanft, CBA, CFDD National Chairman

Good afternoon,

I'm incredibly honored to stand before you today as your newly installed CFDD National Chairman. It's a thrill for me to look out into the audience at the peers, colleagues and friends I admire as respected credit professionals and leaders in our NACM and CFDD family. Your guidance, wisdom and encouragement is a gift I value tremendously and appreciate every day.

I suspect my initiation into the world of credit is similar to yours. I interviewed for a position in the accounting department, expecting to handle the accounts receivable, still unaware that a significant part of my responsibilities would involve credit investigation, setting credit limits and collecting past due balances. NACM quickly became an instant resource for me to obtain the credit education I desperately needed. Several months later, I received an informational flier in the mail detailing the benefits of membership in CFDD, a division of NACM, focusing on education, networking, mentoring and leadership development. Becoming a member of CFDD was an absolute "no brainer."

I am proud of having been a dedicated, active and participative member of the CFDD Portland Chapter for 30 years. I consciously made the decision to invest in myself. The credit education I found early in my career proved to be a catalyst to my progression, advancement and success as a credit manager. I can think of no better way to "pay it forward" than to serve our CFDD organization as your National Chairman. Thank you all for the trust and confidence you've bestowed upon me to lead our organization this year.

As I accept this leadership role in CFDD, I am incredibly fortunate to have a strong, dedicated support system of family, friends, mentors and colleagues providing constant, unwavering support. Since the list of names is exhaustive, I can't possibly take the time now to mention everyone who has influenced and impacted my journey through the past three decades.

Please indulge me as I recognize a few special people who have paved the way, held my hand and encouraged my personal and professional growth: my wife, Zendra, and

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CFDD newsletter

CREDIT CONGRESS SPECIAL EDITION 2019

The Official Publication of the NACM

Credit and Financial Development Division



our second “Mom,” Pauline. I extend my thanks to both of them for understanding the importance this organization plays in my professional life. It’s their encouragement, strength, guidance, patience, friendship and love that are such treasured and meaningful gifts in my life. I love you both.

I am so very fortunate to have financial support from my employer and corporate management team to serve the CFDD membership through service on the CFDD National Board. Louie Jauregui and Sue Fallin are here today, representing our corporate credit team. Thank you.

Very few people have witnessed my evolution and career development in credit from the beginning. One person, however, has been a steadfast mentor, leader, confidant and friend—Millie DeMariano. I am standing here today because of Millie. I strive every day to reach the level of professionalism, commitment, dedication and passion Millie enthusiastically and so generously instilled in me, beginning from the first day we ever met, and that was a long time ago. Millie, thank you for providing inspiration to help me develop into the credit professional I am today. I’m forever grateful for the enormous influence you’ve had in my life.



Brett and Millie DeMariano

Our CFDD family has been blessed with many incredible leaders who are now our Past National Chairs. They have collectively contributed to the continued success of our organization, and I’m honored to follow in their footsteps. They’ve inspired and encouraged me, and greatly assisted in helping me build the confidence I’ve needed to advance on the CFDD National Board and, ultimately, lead our organization.

There’s one person who deserves an honorable mention. I was privileged to know Jeffrey O’Banion, CCE. So much of who I am today as



**Jeffrey O’Banion,
CCE, CICP**

a credit professional is a direct result of his contagious and infectious way of always presenting me with another “opportunity,” typically after my name had already been added to a committee list where he felt my participation would be most beneficial. One of the greatest lines I’ve ever heard in my career relating to CFDD still holds true today just as it did 25 years ago. Jeff always touted the fact that CFDD membership provides you the biggest “bang for your buck.” It is so true!

And, let’s have a shout out for the CFDD Portland Chapter. What an amazing, dedicated and talented group of credit professionals. Thank you all for your encouragement, assistance and support. I may only be serving the local Board and membership now in an advisory role, but I’m incredibly proud of the consistency and success the Portland Chapter continues to strive for and achieve every year.

Finally, CFDD is an extension of NACM. I’m appreciative and grateful for the support I’ve received from Robin Schauseil and the NACM-National team. Additionally, the relationship between CFDD Portland and their Affiliate, NACM Commercial Services, is strong and mighty. The Affiliate team is led by Jennifer Walsh, CCE, Affiliate CEO. Jennifer’s constant and tireless support of CFDD is tremendously appreciated. My thanks, as well, to Sheryl Rasmusson, CCE, our NACM-National Chairman, for attending today’s annual meeting. I look forward to working with you this year, as we are both equally dedicated to providing the maximum benefit and opportunities for our collective membership across the country.

I’m thrilled to announce that this year’s CFDD National Conference will be held in conjunction with the NACM Western Credit Conference in Portland, Oregon, the City of Roses. Mark your calendars and plan to join us for a fantastic fall conference event from Oct. 23 through Oct. 25. Many CFDD National Scholarships have just been awarded to members so they may attend this event.



Zendra and Pauline

Please note that registration opens on June 1. Many more details will follow soon.

I’m so proud to work with this amazing group of talented and dedicated credit professionals who represent your CFDD National Board. We are tasked with serving the needs of our entire membership. We strive to emulate the mission and vision of CFDD: to promote education, networking, leadership development and facilitate a forum for you, as CFDD members, to advance your personal and professional growth.

While we have a wealth of knowledge and experience serving on the Board, we need you to share thoughts and ideas about how we can continue to grow our membership, develop new and exciting programs that you can present at your local Chapter meetings,





and encourage consistent, active participation. Please reach out to a member of the CFDD National Board. We're here for you.

I realized very quickly how the impact of my active involvement in NACM and CFDD could play a significant role in the level of my professional growth. The benefits I've received over the years are numerous—and both organizations have undoubtedly facilitated my growth and advancement—initially from being inexperienced in accounts receivable to becoming a well-respected credit manager.

This progression has taken time, effort, commitment and dedication over many years. I've set many small goals, being realistic while knowing some goals take time to achieve. I've essentially made a 30-year "investment" in myself. CFDD, we all know the letters represent the Credit and Financial Development Division of NACM. I propose that you think about those letters in a different manner.



Marlene Groh, CCE, ICCE, Ellen Wodiuk, CCE, CICP, Brett

C: Commitment.

F: Focus. Make a commitment to focus efforts on advancing your personal and professional growth in 2019. How can you make that happen? Attend conferences, network with peers and colleagues, become an active participant in your local CFDD Chapter, register for classes relevant to your job responsibilities, step out of your

comfort zone by presenting a monthly program to your Chapter membership or agree to serve on your local Board of Directors. The possibilities are endless.

D: Dedicate. Dedicate the time necessary for you to work at achieving your goals.

D: Discover. Through making a commitment to focus and dedicate time on working toward your personal and professional goals, you'll discover your own leadership potential. Don't keep it to yourself; share it with others.

As I accept the leadership role as your CFDD National Chairman, the most poignant and meaningful theme that struck a chord in me is this quote by Warren Buffet: "The Most Important Investment You Can Make Is in Yourself." That's a simple but powerful statement that applies with equal importance to your personal and professional life.

Please take the time to read our CFDD National newsletter. It's one of the best ways for your CFDD National Board to communicate with every CFDD member. A great deal of time and effort has been spent during the past couple years to revitalize our newsletter. I'm really proud of this publication and encourage you to make sure it's on your "must-read" list when it's distributed every other month.

I'm incredibly impressed with the creative, dynamic, thought-provoking ways our local

Chapters are developing and presenting educational programs. Please share those programs with your CFDD National Board. I've always said if you have members who need and desire a specific topic or program at the local level, other members can benefit from the same educational material.

Let's get some new National educational programs submitted, approved and uploaded for the entire CFDD membership to utilize this year.

You are in control over the investment you make in yourself. I challenge you to commit, focus, dedicate and discover your potential as you reach for the stars to achieve your educational, leadership and career goals.



Wendy Mode, CCE, CICP, Brett, Mary Moore, CBA

I am committed, as your CFDD National Chairman, to work diligently with our CFDD National Board to serve the collective needs of our membership. I want to offer you the "biggest bang for your buck" as a member of CFDD. Use your NACM and CFDD membership to the best of your ability and remember, "The Most Important Investment You Can Make Is in Yourself." Thank you again for the trust and confidence you've placed in me to serve as your new CFDD National Chairman.



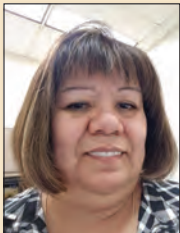
CREDIT IN THE FAST LANE

CFDD NATIONAL CONFERENCE
IN PARTNERSHIP WITH WESTERN CREDIT CONFERENCE

October 23–25, 2019 • Portland, OR

**Don't miss your second chance
to apply for a CFDD National
Conference Scholarship.*
Apply by July 15!**

*Only one conference scholarship
per year per member.



Roberta Ortiz-Montoya

Scholarships Benefit Seasoned Professionals as Well as Those New to the Field

I have earned four scholarships to help me attend CFDD National Conferences. The conferences are a great place to learn and network all in one place. I have honestly called people I met at a conference and asked for advice. My employer has supported me financially and encouraged my participation in CFDD. I believe CFDD is a great resource for anyone in the credit or financial field, whether you are a seasoned professional or new to the field.

Roberta Ortiz-Montoya is a Customer Account Representative with Wagner Equipment Company. She is a member of the Albuquerque Chapter.

The CFDD Chapter Leadership will meet with the CFDD Board of Directors on Wednesday afternoon at 1 p.m., Oct. 23. The CFDD Board of Directors meeting will be held at 3 p.m. on Wednesday, Oct. 23.

REGISTRATION Opens June 1

	By July 12	After July 12
Full Delegate Registration Fee	\$510	\$540
Guest* of Full Delegate Fee	\$280	\$280
Friday Closing Dinner Guest*	\$55	\$55

*Guest may not be a colleague.

HOTEL

The CFDD National Conference is being held at the Sheraton Portland Airport Hotel.

Complimentary hotel airport shuttle is available.

- \$164 Single/Double Room Rate
- \$184 Triple Occupancy Room Rate
- \$204 Quad Occupancy Room Rate



National Scholarship Awards

2019 CFDD National Conference Scholarships

October 23-25 • Portland, Oregon

Congratulations to the scholarship winners for the 2019 CFDD National Conference.

Laura Catherall, CBA

Seattle Chapter
Senior Credit Analyst
Boral Industries Inc.
Everett, WA

Barbara Condit, CCE

Minneapolis/St. Paul Chapter
Credit Manager
SPS Companies, Inc.
Minneapolis, MN

Barbara Davis, CCE

Portland Chapter
Credit Manager
Northwest Pump & Equipment Co.
Portland, OR

Lori Durant, CBF

Dallas/Ft. Worth Chapter
American Glass Distributors
Fort Worth, TX

Sandra Fletcher, CBA

Tacoma Chapter
Assistant Credit Manager
Progressive International
Kent, WA

Marlene Groh, CCE, ICCE

Charlotte Chapter
Regional Credit Manager
Carrier Enterprise LLC
Charlotte, NC

Brett Hanft, CBA

Portland Chapter
Credit Manager
American International Forest Products
Portland, OR

Valarie Hardesty, CCE, CICP

Charlotte Chapter
Director of Credit
American & Efird LLC
Mount Holly, NC

Natalie Hawn

Wichita Chapter
Credit Manager
WSM Industries
Wichita, KS

Eunice Helgeson, CCE

Minneapolis/St. Paul Chapter
Minneapolis, MN

Barbara Herrera, CBA

Albuquerque Chapter
Bernalillo, NM

Elizabeth Honeycutt, CBA

Charlotte Chapter
Team Lead
MSC Industrial Supply Co.
Davidson, NC

Shawn Ismert, CBA

Kansas City Chapter
AR Manager-Traditional Accounts/Credit
Sioux Chief Mfg. Co., Inc.
Kansas City, MO

Mark Levine, CCE

Charlotte Chapter
Charlotte, NC

Heidi Lindgren-Boyce, CCE

Seattle Chapter
Senior Credit Manager
Star Rentals, Inc.
Kent, WA

Wendy Mode, CCE, CICP

Dallas/Ft. Worth Chapter
Corporate Credit Manager
ROMCO, Inc.
Carrollton, TX

Ruth Moehnke

Portland Chapter
Accounting Manager
Columbia Steel Casting Co., Inc.
Portland, OR

Mary Moore, CBA

Omaha/Lincoln Chapter
Director of Credit Services
SouthernCarlson
Omaha, NE

Roberta Ortiz-Montoya

Albuquerque Chapter
Customer Account Representative
Wagner Equipment Co.
Albuquerque, NM

Cindy Overeem

Wichita Chapter
Credit Analyst
Pioneer Balloon Co.
Wichita, KS

Joni Page, CBA

Kansas City Chapter
Credit Manager
Dairy Farmers of America, Inc.
Kansas City, KS

Yvonne Prinslow, CCE

Portland Chapter
Assistant Credit Manager
Hampton Lumber Sales Co.
Portland, OR

Kelly Ray

Albuquerque Chapter
Albuquerque, NM

Monica Schweitzer, CBF

Seattle Chapter
Credit Analyst
Mutual Materials Co.
Bellevue, WA

Marie Segura, CBA

Albuquerque Chapter
Credit Manager
Frank's Supply Co., Inc.
Albuquerque, NM

Kelly Shock, CCE, CCRA

Oklahoma City Chapter
Oklahoma City, OK

Nancy Watson-Pistole, CCE, ICCE

Kansas City Chapter
Enterprise Customer Success Manager
HighRadius Corporation
Shawnee, KS



UNPRECEDENTED OPPORTUNITY

to apply for a CFDD National
Conference Scholarship*
October 23-25, 2019

SIGN UP BY JULY 15!

* Only one conference scholarship per year per member.

At Credit Congress,
CFDD awarded 50 scholarships
valued at **\$24,390.**

Since 1990, CFDD and its Chapters
have awarded **7,913** scholarships
valued at over **\$1.8 million.**

INVEST IN YOURSELF!



Cindy Overeem

Company Recognizes Value of Scholarship to CFDD National Conference

This was the first year I applied for the scholarship award for the CFDD National Conference. I believe that receiving the award will not only help me attend the conference in Portland but also will benefit my company as they continue to see me grow. I am able to incorporate the credit knowledge I receive from conferences and monthly educational luncheons into my daily work. The company recognizes the values and benefits I have gained by attending the National Conference these last three years.

Additionally, I have received great tools for creating the newsletter for the Wichita Chapter. We have won the Publicity Award Class B two years in a row. This fall, I plan on pursuing my CBA. In the ever-changing world of credit

management, I would like to broaden my education and skills to keep me current with the trends that affect my profession. The National Conference has given me the opportunity to open countless doors to education and to partner with NACM.

Networking has been awesome. I have met many great people who have encouraged me in the various aspects of my career and life. The prayers and support my family and I received in December when I had surgery was tremendous and very comforting. Thank you to all my CFDD family.

Cindy Overeem is a Credit Analyst at Pioneer Balloon Company. She is currently Publicity Chair with the Wichita CFDD Chapter.



Barbara Davis, CCE

Attending Conferences Helps Earn Recertification Points

Receiving a CFDD National Scholarship has benefitted me in so many ways. I have received scholarships to attend both the NACM Credit Congress and CFDD National Conference in the last several years. The variety of educational sessions at the conferences has increased my knowledge and provided a refresher in the field of credit management. Attending the conferences has also provided endless networking opportunities with other credit professionals. I have come back from these conferences with fresh ideas and perspectives that help achieve both my department and company goals and objectives. As a result, my company is very supportive of my CFDD membership and involvement.

As a CCE designation holder, receiving a National Scholarship has enabled me to attend the conferences and earn CEUs and roadmap points to recertify my CCE. I have promoted this to other CCE designation holders that are looking to earn more roadmap points to get recertified.

I also enjoy participating in the fundraisers at the conferences where I can donate as well as bid on items. It is a great way to pay it forward as a recipient of the CFDD National Scholarship and a lot of fun.

Barbara Davis, CCE, is a Credit Manager at Northwest Pump & Equipment Co, an employee-owned company. She is a member of the Portland Chapter.

“The Most Important Investment You Can Make Is in Yourself.”

Here’s Why You Should Attend CFDD’s National Conference

2020 NACM Credit Congress Scholarships

Sam Bell

Louisville Chapter
Accounts Receivable Specialist
Louisville Ladder Group LLC
Louisville, KY

Nicole Boesch

Albuquerque Chapter
Credit Manager
M-L Holdings Company
Crane Group
Albuquerque, NM

Tammy Bynum, CBA

Dallas/Ft. Worth Chapter
Credit Manager
Abatix Corp.
Mesquite, TX

Maggie Gautreaux, CBA

Dallas/Ft. Worth Chapter
Corporate Credit Manager
Jewell, a CRH Company
Grapevine, TX

Larry Glenn, CBA

Kansas City Chapter
Regional Credit Manager
Smithfield Farmland Sales Corp.
Kansas City, MO

DeLinda Goodman, CCE

Louisville Chapter
Shepherdsville, KY

Samuel Harrison, Jr.

Raleigh/Durham Chapter
Credit Manager
Carolina Container Company
High Point, NC

Kathleen Hibdon, CCE

Louisville Chapter
Credit Manager
Wayne Supply Company
Louisville, KY

Lynn Kendrick, CBA

Louisville Chapter
Western Regional Credit
Manager
Wayne Supply Company
Louisville, KY

Kim Lancaster, CCE, CICP

Dallas/Ft. Worth Chapter
Corporate Credit Manager
Standard Supply &
Distributing Company
Dallas, TX

Linda Mack, CBF, CCRA

Minneapolis/St. Paul Chapter
Senior Credit Analyst
Joseph T Ryerson & Son, Inc.
Coon Rapids, MN

Kerri McCullough

Charlotte Chapter
Senior Manager, Customer
Financial Services
Dynapac North America LLC
Fort Mill, SC

Donna Michell, CBF

Raleigh/Durham Chapter
Corporate Credit Manager
Electrical Equipment Co.
Raleigh, NC

Joy Mitchell, CCE, CICP

Minneapolis/St. Paul Chapter
Credit Manager
Joseph T Ryerson & Son, Inc.
Coon Rapids, MN

Lori Nissen, CCE

Minneapolis/St. Paul Chapter
Corporate Credit Manager
Scherer Bros Lumber Co.
Brooklyn Park, MN

Sheila Roames, CCE

Phoenix Chapter
Western Regional Credit
Manager
Ergon Asphalt & Emulsions
Chandler, AZ

Stacey Sanders

Louisville Chapter
Metal Sales Manufacturing
Corporation
Louisville, KY

Mandy Turner, CBA

Louisville Chapter
Credit & Collection Analyst II
Valvoline Inc.
Lexington, KY

Yvonne Vigil

Direct Member
Corporate Credit Manager
Brown Strauss, Inc.
Aurora, CO



National Scholarship Awards

NACM Self-Study Scholarship

Henley Rowe-Anderson, CCE, CICP
Charlotte Chapter
Credit Manager
Carrier Enterprise LLC, Charlotte, NC

CLC Designation Exam Review Scholarship

Micah Kershner
Dallas/Ft. Worth Chapter
Accounts Receivable Specialist
Epic Supply, Haltom City, TX

NACM Designation Application Fees Scholarships

Michael Meyer, CCE
Direct Member
Credit Manager
Jasper Seating Company, Inc., Jasper, IN

Eve Sahnaw, CCE
Portland Chapter
Corporate Credit Manager
Orepac Building Products, Inc., Wilsonville, OR

2019 CFDD National Awards

Congratulations to the Chapters and individual winners of the 2019 CFDD National awards.



Star Awards

The Star Award is proudly presented to an individual, recognizing a level of achievement that far surpassed expectations this past year.

Chris Birdwell, Wichita

The Star Award gives special recognition to a Chapter for an exceptional and consistent level of educational programs that are clever, creative, new, exciting and relevant throughout the past year.

Wichita Chapter



Spirit Award

In 2001, CFDD established an award to honor the memory of one of our most beloved members, Marilyn Daugherty. The Spirit Award, honoring Marilyn Daugherty, is not bestowed every year, but rather only when the Awards Committee feels an individual merits receiving such an honor.

Barb Condit, CCE, Minneapolis/St. Paul

Outstanding Regular Monthly Meetings

Class A: The Portland Chapter

Class B: The Kansas City Chapter



Distinguished Member Achievement Award

The Distinguished Member Achievement Award was established in 1988 to recognize outstanding individual achievement in CFDD. Each Chapter is invited to nominate one candidate per year.

Class A: Eve Sahnaw, CCE, Portland (accepted by Teresa Silva)

Outstanding Seminar/Workshop

Class A: The Wichita Chapter

Class B: The Kansas City Chapter



National Mentor Achievement Award

The National Mentor Achievement Award was established in 2003 to recognize participation in and promotion of the credit profession and CFDD through the mentoring process. Applications are judged annually, but an award will only be made when the judging committee feels an individual merits such an honor.

Eve Sahnaw, CCE, Portland (accepted by Teresa Silva)

Outstanding Publicity Award

Class A: The Portland Chapter

Membership Award

Class A: The Raleigh/Durham Chapter
(48% membership growth)





Val Hardesty, CCE, CICP

Become Better Speakers, Better Networkers, Better Credit Managers and Better Leaders

Val Hardesty, CCE, CICP, speaking at the CFDD Awards and Installation Luncheon. Thanks to All Who Supported Her as CFDD National Chairman.

My theme for the past year, “The more energy and attention you invest in something, the greater the yield,” (Marcus Buckingham) was a statement that really impacted me because it’s so true about anything in your life. Early on in my chairmanship, I imparted this message to the National Board members, and to the full membership, to drive them to push to a new level of focus.

CFDD is an investment each of us commits to as members, and as a by-product of our involvement, we become better speakers, better networkers, better credit managers and better leaders.

As always, CFDD continues to be blessed to have the support of the NACM-National Board of Directors and our NACM Affiliates. With their vision and guidance, CFDD remains an important piece of NACM as a whole. I would like to thank the NACM staff for always providing their time and many skills to help us continue improving our image via the newsletter and in countless other ways.

The National Conference in Charlotte, with the theme of “Race to Knowledge,” was unfortunately postponed due to a hurricane,



Val passes gavel to Brett

but it went off without a hitch. Though the hotel left us with very few options to reschedule, we held our conference the week after Thanksgiving, which was also month-end for everyone. We appreciate the effort and sacrifice our members had to make to switch their plans and join us there. Thanks to everyone who participated to make it a success.

The organizational meeting was an exciting kickoff to the conference, as we switched things up a bit and welcomed Chapter leadership to the first portion of our meeting. This was a time to talk about successes and challenges and to introduce new areas of interest to the group in an effort to generate meaningful discussion. After the Chapter leadership, the CFDD Board worked to create actionable steps to begin addressing the needs of our membership. We began the process of how best to roll out plans for introducing CFDD and credit as a profession during organized college

visits, and agreed to conduct a fresh review of all of our National programs offered on the CFDD website. We also realized that some plans cannot be completed in one year, so in 2017, we rolled out a three-year plan to dedicate ample time for the best possible outcome. One item we were able to act upon immediately, though, was the creation of our CFDD Star Awards, our new award recognition program.

I would like to take time to highlight some other successes. Thank you to DeLinda Goodman, CCE, and NACM’s Ainslee Sadler for continuing to impress us all with their newsletters. The professional design and improved contents are really great. Our Area Directors and Vice Chairs contribute to the newsletter, as they offer up articles and “shout outs” to highlight the accomplishments of their assigned Chapters, such as recently earned designations, successful fundraisers and exciting new programs. DeLinda, thanks again for your work this year.



Brett Hanft, CBA, has also had a productive year. Brett has worked to promote and encourage our Chapters to apply for and offer CEU and CCE recertification points for their monthly program meetings. One of our CFDD newsletters highlighted where and how to access the CEU request form on the CFDD website. As more of our Chapters offer CEUs for their monthly programs, our “program and education database” becomes



NACM-National Chairman Sheryl Rasmusson, CCE, thanks Val for her outstanding service to the business credit profession.

much stronger. This should help our entire network of Chapters by generating new and fresh ideas to use. More work is forthcoming on refreshing our National Programs offered on our website, with a focus on updating, and in some cases, creating, speaker talking points. Any CFDD member will be able to access and use these programs, not only as an educational program, but also as a leadership training opportunity. That project will continue in the coming year. Brett, all the best to you as you step into the Chairmanship. I know that with your leadership we will continue to make great strides.

My good friend Marlene Groh, CCE, ICCE, began her three-year term as the CFDD



representative to the NACM-National Board. Marlene, thank you for representing CFDD with passion and determination; we sincerely appreciate your service and dedication to our organization. Marlene is a CFDD Past National Chair, and we know that she will continue the hard work with the same determination and commitment. Thank you again, Marlene.

Thank you to Ellen Wodiuk, CCE, CICP, for your support as Immediate Past Chairman and your work with the nominating committee, fundraising and jumping in whenever needed. You have been there to support me when I had questions and were always available to offer your advice and guidance. This same sentiment goes for all of the active Past National Chairs: Each and every one of you still supports and challenges us to represent CFDD with pride.

We did experience the closing of two Chapters this year: Evansville and Birmingham. We've worked closely with the members of those two Chapters to offer them options to continue on as Direct Members, and a few have fortunately taken advantage of that. We will



continue to reach out to credit managers in those geographic areas to ensure we're meeting their needs to the best of our ability. And, as I always try to look for the silver lining, the great news is that a brand new CFDD Chapter has been started in Oklahoma City. From all reports, the membership is strong and growing. Thank you to Chris Birdwell, Area Director, for serving as a



Brett, Delinda Goodman, CCE, Marlene, Val

liaison to the leaders there. You should be very proud of your involvement. Kelly Shock, CCE, CCRA, and Dana Webster, CBA, CICP, CGA, from NACM Southwest—what an accomplishment. Thank you for your vision in Oklahoma City.

I'd like to take a moment to thank Shawn Ismert, CBA, for her service and contributions to our organization. Shawn was unable to be with us this year, but we nonetheless want to extend our thanks to her for her service.

As I close this year's summary, I'd like to thank each of you for making this year a true pleasure to serve as your National Chair. I will now be joining a group of Past National Chairs that is dynamic, and I am proud to stand among them. Going forward you are in good hands; Brett, DeLinda and the new Vice-Chair along with the Executive Committee will continue to move this Board and our CFDD organization forward with an abundance of energy and streamlined focus. Thank you to NACM, too—we would not be the successful association we are now without you.

As a credit professional, how do you invest in yourself?



Julie Putman, CBF

“Daily at work, I invest in myself every morning by just taking the first 10 minutes and kind of organizing my day, to make sure I am ready so that I can have everything I need in front of me.”

Julie Putman, CBF, is a Credit Administrator at Mutual Materials Company. She is a member of the Tacoma Chapter.



Debby Yount, CCE

“I’ve been involved with CFDD since the 1990s (about 25 years) in some way or another, and investing in this organization is both rewarding professionally and personally. Just staying in touch with people, and the times and the changes in the credit world is important.”

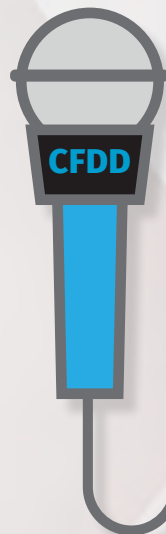
Debby Yount, CCE, is a Credit Manager with Charles D. Jones Company. She is a member of the Kansas City Chapter.



Tom Tremblay

“A lot of it has to do with our education, and a lot of it is through CFDD. It’s a program where, at least in our markets, we rely quite heavily on CFDD as the credit armor.”

Tom Tremblay is President of NACM South Central Region in Louisville, Kentucky.



CREDITOR ON THE STREET

Christie Citranglo, NACM editorial associate, asked members of CFDD about their involvement with the organization—“man-on-the-street” style.

CFDD National Board of Directors 2019-20

EXECUTIVE COMMITTEE

National Chairman

Brett Hanft, CBA

Credit Manager
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Sam Bell

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CHAPTERS

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Louisville

Seattle
Tacoma

Minneapolis/St. Paul
Toledo

Direct Members
Portland

Phoenix
Oklahoma City



Area Directors standing (left to right): Kelly, Yvonne, Heidi, Brett, Sam, Chris and Marlene (NACM Board Representative)
Executive Committee seated (left to right): Val, DeLinda, Brett, Sam and Robin
Not pictured: Elizabeth Honeycutt, CBA and D'On Maroney, CCE

DATES TO REMEMBER

June 17-27	Graduate School of Credit and Financial Management (GSCFM) in DC
July 10	Quarterly Membership Reports deadline
July 12	CFDD National Conference Early Bird Registration deadline
July 15	CFDD Scholarship Application Deadline
July 22	Nationwide certification exam date for CBA, CBF and CCE
September 3	International Credit & Risk Management Online Course
September 13	Application deadline for Nov. 4 professional designation exams for CBA, CBF and CCE
October 7-11	Business Credit Principles course held at NACM headquarters
October 23-25	CFDD National Conference in Partnership with Western Credit Conference



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

Our **Vision** is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.

