



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

July 2011

Letter from...

Wendy Bartlett, CCE CFDD National Chairman



It is a great honor and privilege to serve our membership as National Chairman. CFDD is unique in many ways and we have a great future ahead of us. I am very excited about our leadership and our new board. Their dedication will ensure our growth for the coming year.

My theme for this coming year is “Planting the Seeds of Success.” I believe this encapsulates our new vision and mission. We have many seeds that can be planted as a national organization and through our local chapters and individuals. Are you planting your seeds?

Each of us measures success differently—and that is the beauty of it. Plant your seeds by actively participating in CFDD, serving on local

committees and boards, serving on the National Board, attending seminars, attending conferences and serving as a mentor. You should find that the rewards of success, however you measure it, are great and plentiful. Our members are key to our success as an organization. National, along with our members, must also plant seeds to ensure that we continue to grow and succeed.

One goal this year is to reach out to our direct members and provide more resources for their membership. Another goal is to help our chapters retain and grow their membership. In addition, providing more leadership tools and promoting others to move into leadership roles is a key focus.

It will be my honor to work with this dedicated board and NACM-National this year, and I pledge to you that we will always be here to assist you in any possible way. I also pledge that we will continue to work very hard to strengthen and improve the benefits of this wonderful organization for you, the membership.

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Silent Auction 2011 CFDD National Conference

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 2011 Silent Auction, please click [here](#).

Introducing CFDD's New Vision and Mission Statements

New Vision Statement:

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

New Mission Statement:

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

After a year of evaluation, your CFDD National Board approved new vision and mission statements for CFDD. Some of you may be asking why the change. The board felt it was important that the vision and mission statements truly represented what CFDD is today—not what it was in the past. The board examined our current vision and mission statements and determined what the strengths and challenges were that related to them. Going forward the board wanted to figure out how to combine our strengths and use them to our advantage. One of our greatest strengths is the professionalism of our members and their expertise that they share through networking with other members. Other strengths of CFDD are our mentoring program and our focus on education.

One of the biggest challenges we have heard from our chapters is the struggle with getting speakers and thinking of new topics each month.

After contemplating all of this information, it was determined that CFDD should focus on professional development which encompasses all of our strengths and helps us overcome our challenges. By focusing on professional development, we can still mentor our members but also grow them into speakers who discuss topics like: coaching, email etiquette, interviewing skills, negotiation skills and presentation skills. These are skill sets we use every day and take for granted. We can learn so much and grow from the advice and knowledge of our members.

Over the next year, the board will use the national newsletter to introduce you to topics related to professional development that you can use for your monthly meetings. We strongly encourage the chapters to team up new members with mentors and have them present these topics at the meeting together. Our goal is to utilize the strengths of each of our members to ensure the future of CFDD. We have an obligation to pass our knowledge to others and secure the future of our profession.

Marlene Groh, CCE, credit manager for W.W. Grainger in Charlotte, North Carolina, is the immediate past national chairman of CFDD. She currently chairs CFDD's nominating committee.

Recognition and Your Venture

Throughout time, there repeatedly is a reach-out to credit and finance professionals across the nation to identify the individual needs each member requires to become a success. Years ago, I read an article about the combined venture of NACM's and CFDD's educational and resourceful prospects at the national, regional and local levels, so I readily joined.

Fortunately, the venture opened valuable avenues or resources for our financial services team. The very nature of NACM and its CFDD organization employs a common thought: "How can we better serve our members?" In this vein, there is a constant stream of informational giving and gathering in an effort to service the needs of each and every one of us. Fantastically, the efforts often inspire so many of us to get involved and participate in different degrees or levels depending on what we can put forward, both nationally and locally.

Having said that, participating in your venture no matter what your involvement might be a way to harvest growth for you and your organization, whereby many successes are experienced that entice others to join in. The greatest reward is not just in receiving all the benefits each organization offers, but also in the tributes one attains from their personal and organizational accomplishments. It is incredible!

Recently, our CFDD Phoenix Chapter proudly earned for the first time the **Publicity, Membership** and **Program** awards in our class. Additionally, many chapter members collectively submitted nomination requests in hopes, of course, that all of the nominations would be rewarded. Of them, three prestigious awards were earned! As you can imagine, it instilled a tremendous amount of pride for those members and for the chapter. We worked very hard and are humbled by the esteemed recognition! Next year, be sure to submit your nominations on behalf of your members and chapter—you can make a difference because they did.

Recognition on behalf of and for the organization you are a member of, as well as being recognized personally, can go hand in hand. The realized appreciation is far greater based on the dual effect of achievement! So while you are hard at work expanding the growth opportunities for you and your NACM Affiliate and CFDD Chapter, keep in mind that *Recognition and Your Venture* present endless possibilities!

Gwendolyn Stroops, CCE is the credit/finance manager for Smith Pipe & Steel Company of Phoenix, Arizona. She is currently serving as an area director on the CFDD National Board. Stroops was honored as the 2011 Instructor of the Year and 2011 Mentor of the Year during NACM's 115th Credit Congress and Exposition in Nashville, Tennessee.

2011 CFDD Awards & Installation Luncheon

This year's **CFDD Awards & Installation Luncheon** carried an especially celebratory tone as a full house of credit women and men packed the annual Credit Congress event once again.

For one thing, three current CFDD members—Sheila Roames, CCE of Ergon Asphalt & Emulsions, Gwen Stroops, CCE of Smith Pipe & Steel Co., and Don Kruggel, CBF of W.W. Grainger—were among those who received NACM-National Honors and Awards during the General Session. Former CFDD National Chairman Phyllis Truitt, CCE was also honored as the recipient of the 2011 Alice M.H. McGregor Award.

In addition, CFDD announced that its 2011 scholarship value was up from the previous year, from \$21,170 to \$24,311. In total, 63 scholarships were awarded in 2011. Since 1990, CFDD has awarded 7,074 scholarships totaling more than \$1.5 million.

The luncheon also featured a passing of the torch, so to speak, from outgoing Chairman Marlene Groh, CCE of W.W. Grainger, who was honored for her commitment over the last year in the position, to incoming leader Wendy Bartlett, CCE of Electrical Distributors LLC. It was a natural transition given both women's commitment to the value of education for credit professionals.

CFDD also honored a trio of chapters—Phoenix, Charlotte and Orlando—for membership growth during the year. The organization also recognized individual members, Marilyn Rea, CCE of the Portland Chapter and Kelly Shock, CCE of the Denver Chapter, as each received the Distinguished Member of Achievement Award during the high-energy luncheon.

Jake Barron, NACM staff writer



Notification of a Dues Increase

As with most industries and businesses, CFDD must review its financial reports and membership dues and make adjustments from time to time. During its meeting at Credit Congress, the CFDD National Board unanimously voted for a National dues increase. Rather than imposing a larger increase in dues at one time, it was decided, after some discussion, that dues should be raised in smaller increments over the next few years.

CFDD dues will increase \$2.50 per member for 2012 through 2015, with an option not to raise dues in years 2013, 2014 and 2015 at the discretion of the CFDD National Board of Directors. Direct member dues will increase by the same increments.

Each CFDD Chapter has the ability to pass along these dues to their membership, or they may decide to cover the cost. This is strictly a CFDD Chapter board decision.

It has been three years since National dues were increased. While we review this topic annually, it does not necessarily reflect an increase annually. This decision was not made lightly, and much discussion was held before a vote was cast.

If you have any questions regarding the dues increase, please feel free to contact myself or any member on the Executive Committee and National Board.

Thank you,
Wendy Bartlett, CCE
CFDD National Chairman

Interview with Charlene Gothard

Charlene Gothard, a senior credit representative for Land O'Lakes Purina Feed, LLC, has been named CFDD Area Director for the Portland, Salem/Albany, and Wichita Chapters. Charlene is such an active member of the Portland Chapter, CFDD National and the NACM Oregon Foundation that we wanted to catch up with her and find out how she does it.

How long have you been a member of CFDD and how did you get started?

I started in 1989 with Core Mark International, attending the NACM Food Trade Group in Portland. That is where I had the pleasure of meeting Vivian Barwell and Alice Campbell. They both spoke highly of CFDD, and I started with the group at that time. Everyone was very welcoming and I was asked to participate on several committees. I jumped in with both feet and gained as much experience and knowledge as I could. Over time I changed jobs and went to work in Vancouver, Washington, at Corwin Beverage, and though I participated for a while the company did not continue their membership in NACM. Although I was no longer a member, I would tag along with Vivian to various events to keep in touch with the membership. When I received a call from Alice telling me about an opening at Land O'Lakes Purina Feed, LLC, I applied and have been here ever since. I had the pleasure of working with both Alice and Vivian at this location and had the unique opportunity to have Vivian as a mentor. My CFDD involvement has varied, anywhere from committee service to several board positions throughout the years. In each position I have held, my goal was to be organized and to treat others the way I would want to be treated. I have had the support and encouragement of members to achieve many personal goals and to push me beyond what I thought I was capable of. I believe over the years I have received more from my involvement in CFDD than I have given.

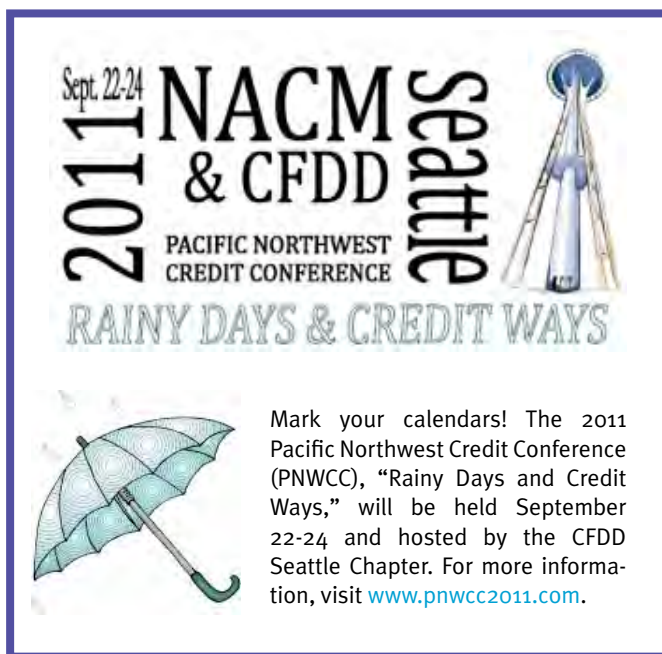
What are the duties of the CFDD Area Director?

Since I am newly installed I will be learning those along the way. I will be the conduit between the chapters I have been assigned to and the National Board and will be bringing concerns and opportunities to both. I will be working with CFDD National Chairman Wendy Bartlett, CCE in order to follow her theme "CFDD: Planting the Seeds of Success." We will be moving forward on the agenda that the board has outlined for the year—and I believe with great success! I look forward to being a supporting role model for this chapter and hope to make this a great year.


What do you see as the biggest challenge/opportunity for improvement within the organization?

Encouraging CFDD growth is always a great opportunity, but the most significant challenge we face right now would be the current economic impact on our membership and encouraging the ongoing commitment of their time. Most companies are doing more with less and this has a great impact on the employee. The most important challenge **AND** opportunity is for everyone to be given the chance to participate and to encourage everyone to give as much as they get. CFDD provides a great opportunity to learn, network and share, and our goal is to help the membership recognize the many benefits associated with this organization.

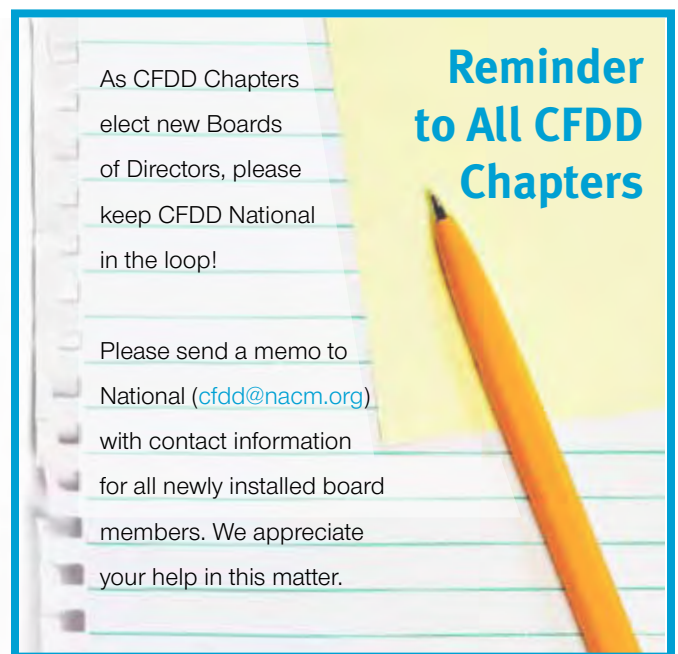
CFDD National warmly thanks the NACM Oregon Foundation, Kathleen Victoria and Brett Hanft for allowing the national organization to reprint this interview with Charlene Gothard.



Sept. 22-24
2011 NACM & CFDD Seattle
PACIFIC NORTHWEST CREDIT CONFERENCE
RAINY DAYS & CREDIT WAYS



Mark your calendars! The 2011 Pacific Northwest Credit Conference (PNWCC), "Rainy Days and Credit Ways," will be held September 22-24 and hosted by the CFDD Seattle Chapter. For more information, visit www.pnwcc2011.com.



Reminder to All CFDD Chapters

As CFDD Chapters elect new Boards of Directors, please keep CFDD National in the loop!

Please send a memo to National (cfdd@nacm.org) with contact information for all newly installed board members. We appreciate your help in this matter.

2011 CFDD National Award Winners

Distinguished Member Achievement Award (DMA)

Class A—Marilyn Rea, CCE, Portland
Class B—Kelly Shock, CCE, Denver

National Membership Awards

Class A—Phoenix
Class B—Charlotte
Class C—Orlando

National Program Awards – Outstanding Seminar/Workshop

Class A—Minneapolis/St. Paul
Class B—Charlotte
Class C—Wichita

National Program Awards –

Outstanding Regular Monthly Meeting

Class A—Phoenix
Class B—Denver
Class C—Wichita

National Publicity Awards

Class A—Phoenix
Class B—Kansas City

National Scholarship Awards

Certification Program Fees

Traci Drew Portland
Ayrika Williams, CBA Phoenix

School Registration Fees

Kim Daigle, CBA Seattle
Lorena Marsh San Diego

NACM CD Course and Package

Beverly Rolph Evansville

CFDD Conferences

Cynthia Amfaldern, CCE Charlotte
Jane Ashley, CBA Raleigh
Melva Becker, CBA Minneapolis/St. Paul
Barbara Condit, CCE Minneapolis/St. Paul
Joyce Davis, CBA Louisville
Pam Foreman, CCE San Diego
Larry Glenn, CBA Kansas City
DeLinda Goodman, CCE Louisville
Charlene Gothard Portland
Marlene Groh, CCE Charlotte
Nancy Anne Hall Cincinnati
Brett Hanft, CBA Portland
Kim Hardy, CBA, CICP Louisville
Melissa Harrison-Ballou, CCE, CICP Louisville
Cindy Hayes Albuquerque
Barbara Herrera, CBA Albuquerque
Tina Hirdler, CBA Minneapolis/St. Paul
Marsha Johnson, CCE Portland
Barbara Klosterman, CCE Direct Member
Barbara Leathers Albuquerque
Eric Lerdahl Kansas City
Jane Loehr, CCE Evansville
Wanda McPhillips, CCE, CICP Cincinnati
Michael Meyer, CCE Jasper
Pamela Meyer, CBF Minneapolis/St. Paul

Mary Moore, CBA
Jeff O'Banion, CCE, CICP
Kim Palmarini
Darlene Polito, CBA
Tina Rodgers
Nancy Scheneman, CBA
Dee Schroeder
Susie Secuskie, CBA
Kelly Shock, CCE
Gwen Stroops, CCE
Jill Tamborini, CBA
Paulyne VanderSloot, CCE
Donna Watson, CCE
Ellen Wodiuk, CBA

NACM Credit Congress

Connie Barratt, CCE
Jacci Barrows, CCE, CICP
Kevin Burke, CCE
Connie Clark
Shawn Ismert, CBA
Lynn Kendrick, CBA
Lori Kimball, CBF
Wendy Legan, CCE
Heidi Lindgren-Boyce, CCE
Dianna Linqvist, CBF
Roger Nice, CCE, CICP
Lori Nissen, CCE
Sheila Roames, CCE
Angela Scheidnes, CCE
Alison Seman, CCE
Diane Snyder, CCE, CICP
Cindy Vekas, CCE
Kay Watson, CBA
Nancy Watson-Pistole, CCE, CICP
Nadine Whitehead, CCE

Omaha
Portland
Louisville
Phoenix
Toledo
Grand Rapids
Wichita
Louisville
Denver
Phoenix
Kansas City
Seattle
Direct Member
Phoenix

Direct Member
Denver
Direct Member
Birmingham
Kansas City
Louisville
Salem/Albany
Dallas/Fort Worth
Seattle
Seattle
Wichita
Minneapolis/St. Paul
Phoenix
Minneapolis/St. Paul
Minneapolis/St. Paul
Portland
Minneapolis/St. Paul
Minneapolis/St. Paul
Kansas City
Kansas City

From Apprehension to Inspiration

To say I was apprehensive about attending my first Credit Congress would be an understatement—everything about the conference seemed overwhelming. NACM did an amazing job, everything was well planned and well executed, and now I regret having waited so long and am looking forward to Dallas next year.

Location, location, location! The Gaylord Opryland Resort and Convention Center is definitely a world-class hotel. From the well-planned conference and meeting areas to the beauty of the gardens in the atriums, you couldn't ask for a more extraordinary setting.

The first-time attendee orientation proved to be a must! With everything explained and my materials in hand, I left the meeting with a few less butterflies—and my VIP ribbon showing that this was my first Credit Congress.

Opening General Session speaker Tom Flick and Super Session speaker Joe Calloway were engaging and inspirational. I'll admit I teared up a time or two, and left the sessions rejuvenated and ready to tackle the world.

Not sure what I expected entering the Expo Hall, but it certainly wasn't seeing so many exhibitors. I left the Expo with contacts made, products

viewed and services discussed. A little over a month later and I have made contact with several vendors and exhibitors. Any information you needed, and some you didn't know existed, could be found by visiting booths in the Expo. And I must say the desserts during the evening receptions were divine.

Deciding which educational sessions to attend was difficult. A wide range of topics was covered, all with top in their field speakers. So much was gained not only from the information provided but also from the questions of other attendees. Being a credit professional is challenging, more so in the past few years, but it was reassuring to hear others in my field dealing with the same issues.

New policies, procedures and strategies have been implemented based on what I learned at the 2011 NACM Credit Congress.

See you in Dallas!

Connie A. Conley is the assistant corporate credit manager for FireKing Security Group in New Albany, Indiana.

Building a Network of Contacts

As a first-time Credit Congress attendee, I would love to share some of the meaningful experiences that I had while there! First, I really had to petition my boss to be able to attend the event this year. Budget concerns were at the forefront of the decision, but the information that was posted on the NACM website about the event really helped me build my case. The course descriptions and vendor Expo event were the top reasons that I was approved to go, so I had to manage my schedule very carefully in advance, making sure that I signed up for meaningful classes and did some pre-networking with a few of the vendors that we already do business with.

Upon arrival, I was overwhelmed by the huge crowd of people who perform the same or similar roles for their companies that I do for mine—all in the same room! That was especially exciting for me because, as I engaged in one conversation after the next, I realized that I was building a NETWORK of contacts that I could bounce off questions or concerns, allowing me to grow in my career. I see that as a priceless tool that only an event like Credit Congress can help a credit professional achieve. Of course, being an active member of my local CFDD chapter, I am in touch with 30 or so credit professionals every

month, but having the vast number of possible new connections was very exciting!

At my first Expo Hall visit, I first walked around the entire Expo to get the layout of the room and see which booths I wanted to visit. I gravitated immediately to the CFDD booth where I was very warmly welcomed and introduced to our new National Chairman, Wendy Bartlett. Also, Marlene Groh (the outgoing National Chairman) took the time to acclimate me to the Expo and all that it had to offer. Other introductions took place in the two hours that I was there, with LOTS of business card exchanges, and I remember going back to my room, pulling out all of the cards I'd collected and reflecting on the conversations that I had had. My energy level was at a high, and it had only just begun!

The first night, and all other nights, I was invited to dinner with several of our key vendors, and I saw these occasions as a time to introduce myself to as many people as I could, both from the vendor company as well as other attendees. The other credit professionals that I had the opportunity to share experiences with really enhanced my understanding of the product or service that the vendor(s) were

providing to my company and opened the door for future “best practices” discussions down the road! PRICELESS!

Both of the keynote speakers at the General and Super Sessions were very exciting and captured the attention of everyone in the room! Their messages instilled a sense of urgency in me to step up my commitment to my career by creating new ways of thinking, and motivated me to become a top performer—in my job as well as in my personal life. Their energy was a great way to start each day!

I had pre-planned which educational courses I was going to take. (See above: building my business case to attend!) Though there were many courses that I would have loved to have attended, I carefully chose the ones that would be most valuable to my company at this time. Again, I was so impressed by the breadth of knowledge the speakers delivered. I took a lot of notes and started thinking of how to implement some of the ideas when I returned.

The CFDD Luncheon was a top-notch event—and not just because our chapter won some great awards! I met some of the nicest people at my table, and the energy in the room was so high, especially as the scholarship awards and other chapter awards were being announced. I could feel the warm support everyone had for others in the room. I will definitely attend this event in the future.

A couple of other things that I should mention—the venue (the Gaylord Opryland is amazing) and the hospitality of the NACM staff hugely contributed to the experience. I am already planning to go to next year’s event and hoping that I can bring a few of my coworkers! Thanks, NACM, for a very memorable event.

Val Hardesty, CICP is the credit manager for Baker-Taylor, Inc. of Charlotte, North Carolina.

CFDD'S NATIONAL EDUCATIONAL PROGRAMS

CFDD Chapters may now order CFDD's National Programs free of charge! Program topics include:

- Credit Policies and Procedures
- Ethics—It's a Matter of Choice
- Financial Statement Analysis and Credit Scoring
- 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!



NACM's 116TH
**CREDIT CONGRESS
& EXPOSITION**
JUNE 10-13, 2012

DALLAS, TX

DALLAS AWAITS!

Interested in presenting at the 2012 Credit Congress? The NACM Meetings Department has opened the **CALL FOR PROPOSALS** as we look forward to bringing the freshest expertise to the maverick city of Dallas, Texas.

Please visit our website at www.nacm.org to make your submission online. The deadline to submit is September 16, 2011.

CFDD Membership—Who is the Member?

This question has been asked several times in the last few months.

Here's what the CFDD National Bylaws say about "who" the CFDD member is:

ARTICLE III MEMBERSHIP CLASSIFICATIONS

Section 1.

General. Membership in CFDD shall be composed primarily of **individuals** engaged in fields related to credit, collections, and finance. Membership **will be denied to any individual employed by, or who owns, or serves as consultant to a collection or credit-reporting agency who was not already a member as of October 20, 2005.**

The first statement indicates that CFDD membership is individually based. Who pays for the CFDD membership does not change that fact. Dues may be paid for by your company or you may pay for them yourself. Either way, the membership stays with the individual. If an individual leaves a company, the membership should remain with them. If they become employed by an NACM-member company, they can continue as

an active member. If they are unemployed or employed by a company not holding a membership in NACM, they are considered an interim member and may continue as a member for a period up to one year.

The second important point is that if an individual works for (or owns) a collection agency or credit reporting agency that was not already a CFDD member in 2005, that individual may not be a CFDD member.

NACM and CFDD memberships are different. NACM is a trade association, meaning that it is a corporate membership: the company owns the membership and "names" a member of record. CFDD is a professional association, which may also be referred to as a society in association terms, because they are made up of individual members (as opposed to company members).

For more information about the CFDD National Bylaws, and the membership issue specifically, please contact the national office at cfdd@nacm.org.

Carol Fowle, CCE is NACM-National's special membership services and bookstore manager. She is also a former national chairman of CFDD.

THERE'S SOMETHING ABOUT CINCINNATI CFDD National Conference • October 6–8, 2011

In less than three months, we will gather in the "Queen City" for the 2011 CFDD National Conference, which offers priceless educational resources and multiple networking opportunities.

Our preliminary agenda includes the following presentations:

- Susan Fee—Creating Positive First Impressions & Dealing with Difficult People (Thursday, 3:00–5:00pm)
- Wanda Borges, Esq.—Legal Topic TBA (Friday, 1:30–5:00pm)
- Tom Shimko, CCE—The Three-Dimensional Credit Manager (Saturday, 9:00–10:00am)
- Connie Thomas, CCE, MBA—Developing Your Own Scoring Model (Saturday, 10:15–11:15am)

On Friday morning, the popular Open Forum will explore "Leaders Sharing Expertise." Several networking events will also be held, including an opening night social featuring the Silent Auction and a networking luncheon on Friday followed by a dinner party and Dessert Auction that evening.

CFDD National Conference attendees may also attend a Mechanic's Lien and Bond Services (MLBS) seminar on Thursday morning at special lower-cost rate. This unique opportunity allows participants to maximize their time out of the office.

The Cincinnati Airport Marriott will be the meeting site for both events. Lodging has been set at the special conference rate of \$102 single/double.

For more information, contact Jill Leimbach at jill@nacm.org or 410-740-5560.



CFDD Board of Directors 2011-2012

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Minneapolis, MN
Toledo, OH

Portland, OR
Salem/Albany, OR
Wichita, KS

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Louisville, KY
Raleigh/Durham, NC

Tampa, FL
Kansas City, MO
Omaha/Lincoln, NE
Orlando, FL

Albuquerque, NM
Denver, CO
Phoenix, AZ

Seattle, WA
Tacoma, WA

Birmingham, AL
Evansville, IN
Jasper, IN

Dallas/Fort Worth, TX
Los Angeles, CA
San Diego, CA

PROGRAM PICKS

CHAPTER	TOPICS	SPEAKER
Birmingham	Recent Developments in Defending Preference Actions Alabama, Georgia, Mississippi and Florida Lien Laws Credit Application Policy and Safeguards Limiting the Risk of Fraud in the Extension of Credit	Attorney Four Attorneys Attorney Attorney
Kansas City	The Economic Outlook	Chris Kuehl, PhD
Louisville	Complying with the Red Flags Rule Selling Marginal Accounts—Are the Rewards Worth the Risk? Increasing Productivity & Quality by Empowering Your Employees Mediation & Arbitration: Is Your Company Ready? Credit Investigations & the Importance of Knowing Your Customer	Attorney Delinda Goodman, CCE Marshall Kahn, CCE Judge Tom Tremblay, NACM South Central
Omaha/Lincoln	That's NOT What I Said Effective Listening and Conflict Resolution	American Institute of Management Speaker American Institute of Management Speaker

AWARDS & ACHIEVEMENTS

CHAPTER	MEMBER	COMPANY	AWARD/ACHIEVEMENTS
Louisville	Melissa Harrison-Ballou, CCE	Southern Graphics System	CICP Designation
Louisville	Kim Hardy, CBA	Orr Safety Corporation	CICP Designation

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 pens and mouse pads to portfolios and personal lunch bags, 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:

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- Cork Mouse Pad (\$10)
- Stainless Steel Tumbler (\$10)
- Brass Ball Point Pen (\$7)
- Calculator (\$6)
- Ball Point Pen (\$5)
- Business Card Case (\$5)
- Robotic Book Light (\$5)
- Can Holder (\$2.50)
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New items!

- Business Card Album (\$15)
- Super Mini Umbrella (\$15)

