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DATES TO REMEMBER

4th Quarter 2024 Membership Reports Due by **January 10**

Award Applications Due by **March 15**



New Year, New You!

Setting Goals to Drive Your Career Forward

As we step into the New Year, it's time to focus on one of the most powerful ways to advance both your personal growth and career trajectory: setting clear, actionable goals. Many organizations are moving toward in-house systems designed to help employees not only define their performance objectives but also enhance their career development and keep their talent profiles up-to-date. Here's how you can approach goal-setting with intention and purpose to drive your career forward in the year ahead.

Performance: Aligning with Company Priorities

One of the first steps in setting goals for the year is ensuring that your personal objectives align with both your team's and company's priorities. This alignment helps you drive performance across the organization, contributing directly to overall success.

Consistent approach and timeline: Use a consistent approach for goal-setting that applies to both you and your team. Setting performance goals at the start of the year creates a roadmap for the months ahead, ensuring that both individual and team objectives are clear and actionable.

Timely goal-setting: By initiating goal-setting early, you ensure that your goals are aligned with broader organizational priorities from day one. This alignment provides clarity on what you need to focus on and helps avoid miscommunication later.

Frequent feedback: Performance reviews should not be limited to annual evaluations. Instead, ask your manager for regular, actionable feedback—quarterly reviews, for example. Frequent feedback helps you make necessary adjustments in real-time and track your progress more effectively.

By adopting this approach, you'll receive a balanced perspective on your performance—one that considers both your results and the behaviors contributing to those results. This balanced approach can provide a more holistic view of your impact and areas for improvement.

Development: Take Ownership of Your Career

It's important to take ownership of your career development. While your manager can provide guidance, the responsibility for driving your personal growth lies with you. The following steps can help you steer your career in the right direction:

Build and maintain your talent profile: Think of your talent profile as an evolving internal resume. This profile isn't limited to your current role but reflects your career experiences, skills, and development over time. Your profile should showcase:

- ◆ **Professional affiliations:** Highlight any memberships in industry organizations, such as CFDD and NACM.
- ◆ **Certifications:** Make sure to list any relevant certifications that demonstrate your expertise and commitment to professional development.
- ◆ **Educational background:** Include any degrees, certifications, or courses that enhance your qualifications.
- ◆ **Internal projects:** Highlight projects you've worked on within your company, especially those that required cross-departmental collaboration.
- ◆ **Training and learning:** Include any professional development programs you've completed, such as attending conferences like Credit Congress or completing online courses.

Share your profile with your manager: Sharing your talent profile with your manager and HR team is a proactive step that helps them understand your aspirations and capabilities. When opportunities arise—be it a new project or an internal job posting—you'll be top of mind for consideration.

Taking these proactive steps can make you more visible for internal opportunities and increase your chances of career advancement.

APPLY TO EARN AN NACM PROFESSIONAL DESIGNATION

Apply to take the exam.

Call the NACM education dept. at 410-740-5560 or visit www.nacm.org/certification.html

Applications due: **Jan. 10, 2025**

Exam date: **Mar. 3, 2025**

Start prepping now.

Check out exam review courses in NACM's Credit Learning Center. clc2.nacm.org to sign up.



Feedback: Embrace Constructive Criticism

Feedback is a cornerstone of personal and professional growth. After your year-end review, make sure you take the time to digest and act on the feedback you've received.

Specific results and behaviors: Understand exactly where your strengths lie and where there is room for improvement. Don't hesitate to ask your manager for detailed, actionable feedback on both your performance results and the behaviors that contributed to those results.

Broaden your feedback network: Beyond your manager, consider seeking feedback from colleagues and other stakeholders who have worked closely with you. This will provide a more well-rounded picture of your performance.

Strengths and development areas: Reflect on the key strengths you bring to the team. Also, ask yourself where you should focus your attention moving forward. Identifying areas for growth can help you set more targeted goals for the upcoming year.

Limit Your Goals: Focus on What Matters

When setting your goals for the year, focus on quality rather than quantity. Too many goals can dilute your efforts and cause unnecessary stress. Aim for five individual goals that are clearly defined and manageable.

Alignment with team and manager: Ensure your goals align with your manager's expectations and team objectives. This alignment ensures that your work supports broader team and company priorities.

SMART goals: Use the SMART framework to structure your goals:

- ◆ **Specific:** Be clear about what you want to achieve.
- ◆ **Measurable:** Define how success will be measured.
- ◆ **Attainable:** Set realistic goals that are challenging yet achievable.
- ◆ **Relevant:** Ensure the goals align with your career aspirations and organizational needs.
- ◆ **Time-bound:** Set deadlines to keep yourself accountable and focused.

Review and adjust regularly: Don't wait until the end of the year to review your goals. Make it a habit to check your progress throughout the year. If your role or business needs change, be flexible enough to adjust your goals accordingly.

Setting goals at the beginning of the year is essential to driving your career forward. By focusing on performance, development, and feedback, and limiting your goals to those that matter most, you can create a clear path for success. Remember, taking ownership of your career through proactive goal-setting and continuous learning will not only help you succeed but will also make you more visible for new opportunities within your organization. Make this year the one where you take control of your career and drive meaningful progress.



DeLinda Goodman, CCE, is Accounts Receivable Supervisor at Rotex Global, LLC in Cincinnati, Ohio. DeLinda served as CFDD's National Chair from 2020–2021 and currently serves as the Director representing the Louisville Chapter on the CFDD National Board of Directors.

January/February 2025 Membership Milestones



Celebrating 45 YEARS

Carol Fowle, CCE
Retired

Chimene Gowen-Houtsager
CFDD Portland Chapter

Denise Kephart, CBA
CFDD Omaha/Lincoln Chapter

Kathy Hibdon, CCE
CFDD Louisville Chapter

Kathy Hamilton, CCE
CFDD Portland Chapter

Laura Clark
CFDD Louisville Chapter

Lynn Weber, CBA
CFDD Louisville Chapter

Mary Moore, CBA
CFDD Omaha/Lincoln Chapter

Michael Meyer, CCE
Direct Member

Millie DeMariano
Retired

Pamela Jones, CCE
CFDD Tacoma Chapter

Paulyne VanderSloot, CCE, CICP
CFDD Seattle & Tacoma Chapters

Roger Nice, CCE, ICCE
CFDD Wichita Chapter

Shawn Ismert, CBA
CFDD Kansas City Chapter

Todd Banchor, CCE
CFDD Omaha/Lincoln Chapter

Celebrating 35 YEARS

Danial Pharris, Esq.
CFDD Seattle & Tacoma Chapters

Celebrating 30 YEARS

Cindy Vekas, CCE
CFDD Minneapolis/St. Paul Chapter

Celebrating 25 YEARS

Donald Cole
CFDD Raleigh/Durham Chapter

Celebrating 20 YEARS

Barbara Davis, CCE
CFDD Portland Chapter

Diane Snyder, CCE, CICP
CFDD Portland Chapter

Jennifer Dochnahl, CBA
CFDD Tacoma Chapter

Kathy Linscott, CGA
CFDD Portland Chapter

Kay Watson, CBA
CFDD Minneapolis/St. Paul Chapter

Phil Lattanzio, CCE, CGA
CFDD Omaha/Lincoln Chapter

Tanya Clinton, CBA
CFDD Charlotte Chapter

Celebrating 15 YEARS

D'On Maroney, CCE
CFDD Minneapolis/St. Paul Chapter

Celebrating 10 YEARS

Cheryl Vaughn
CFDD Raleigh/Durham Chapter

Julie McNurney, CBF
CFDD Portland Chapter

Kristy Knight, CBF
CFDD Raleigh/Durham Chapter

Natalie Harrison, CBA
CFDD Wichita Chapter

Pam Stanley
CFDD Raleigh/Durham Chapter

Travis Newkirk
CFDD Raleigh/Durham Chapter

Celebrating 5 YEARS

Heather Re-DeGunia, CBF, CCRA
CFDD Omaha/Lincoln Chapter

Sherri Parker, CCE
CFDD Charlotte Chapter

Shilo Pierson, CBF
CFDD Portland Chapter

And the Winner Is ...

At some point, many of us have carved out an hour or two on a Sunday night watching a portion or an entire awards ceremony like the Oscars, the People's Choice, or the ESPYs. To ensure viewership, what is the one requirement all award shows enact? Answer: Each of the winner's acceptance speeches is limited to a set amount of time. Studies have shown shorter, more impactful words tend to be remembered and resonate. Additionally, in-person and television viewers find themselves captivated by the mystery and excitement of whose name will be announced and the genuine emotion displayed versus a long-winded oration.

Were you fortunate enough to attend our annual CFDD Awards Luncheon during Credit Congress in Las Vegas? Once again, we had a terrific turnout, but this year's was, in a word, extraordinary, for which I will share the reasons in more detail later. This yearly event is highly anticipated and enjoyed for its fellowship, food and fun as we gather to commemorate efforts in celebration of individual and chapter successes as well as honoring outgoing and incoming national chairs.

During my year as National Chair, NACM began to invest time and resources into emphasizing "A Culture of Recognition" to increase branding and appeal to our next season of credit professionals. With this initiative being a priority for the NACM Board, Robin asked me to watch a specific podcast in relation to the importance of recognition and to let her know my thoughts on possible benefits gained on behalf of CFDD.

After watching and understanding how societal influences demand membership-driven organizations refocus, I was eager to share with the CFDD Board the idea of expanding awards to include ones created by Chapters to increase energy, excitement and inclusion. This all started coming together towards the end of my term, leaving me with a unique task as I transitioned to the role of Immediate Past National Chair.

Quickly thereafter, our Board approved the creation of the Awards Revitalization Committee, consisting of me as chair and four treasured thought leaders. Formulating such a harmonious and dynamic team, we immediately launched this movement by sharing this opportunity with the CFDD nation by way of our newsletter, and waited patiently for recommendations to start flowing.

NEW DESIGNEES

Congratulations to our November Test Date Designees!

Kristen Gibson, CBA

*Charlotte Chapter
Revenue Risk Credit Analyst
Carrier Enterprise*

Ken Stanton, CBA

*Charlotte Chapter
Director of Credit
Elevate Textiles, Inc.*

Jackson Wodiuk, CBA

*Phoenix Chapter
Credit Specialist
Senergy Petroleum LLC*



As is common with change, there was a hesitancy to embrace the offer. Enter Robin to share her words of wisdom by saying to me “someone needs to make the first submission to get things moving.” I immediately acted upon her suggestion and submitted the first candidate for a unique STAR award and as accurately predicted, several more were soon to follow. In fact, we began to receive several worthy nominations with clever award titles. What we had envisioned was suddenly materializing to the point where there was concern we would over saturate this new effort, exceed time allotted, and affect attendees’ timely return to their afternoon educational sessions.

What made this newly formatted Awards Luncheon extraordinary was the buzz of energy that filled the room and unexpected outpouring of emotions as each of the 10 Star Award winners (see the July/August 2024 newsletter for a complete list) were stunned to learn they had been uniquely recognized and awarded with touching awards they could take back with them to be prominently displayed. The result was extremely gratifying, as we were able to infuse immense energy and excitement into our luncheon and remain conscientious of attendees’ schedules by dismissing on time due to reducing scripted words throughout the program.

Now it is time for our CFDD nation to maintain this momentum by reviewing past awards and submitting new candidates, or you have the freedom to create an entirely new award that you articulate for added meaning. Your Awards Revitalization Committee is awaiting your submissions.

Registration is now open for Credit Congress 2025, and May is just under five months away. Who comes to mind when you ask yourselves, who has set themselves apart by doing more than expected? And are you going to be the member to kickstart this extraordinarily successful transformation as we all eagerly await this year’s astonished award winners during our reunion and Awards Luncheon in Cleveland?



Chris Birdwell is Credit Manager at BG Products, Inc. in Wichita, Kansas. Chris served as CFDD’s National Chair from 2022–2023 and currently serves as Chair of the Awards Revitalization Committee. Chris is a proud member of the CFDD Wichita Chapter.



CFDD National Board of Directors Meeting
Tuesday, May 20
10:45am–1:45pm

CFDD Annual Business Meeting & Awards Luncheon
Wednesday, May 21
Noon–2:00pm

CFDD LEADERSHIP MEETINGS AT CREDIT CONGRESS



CFDD AT CREDIT CONGRESS



Sheila Roames, CCE



Brett Hanft, CBA



Val Hardesty, CCE, CICP



Wendy Mode, CCE, CICP



Alaina Worden, CCE



Natalie Harrison, CBA



DeLinda Goodman, CCE



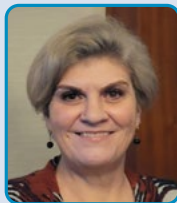
Marlene Groh, CCE, ICCE



Nancy Watson-Pistole, CCE



Anissa Martin, CCE



D'Ann Johnson, CCE

CFDD Members share their knowledge and expertise by leading the following sessions:

Have You Cashed in on Your Well-Deserved Upgrade?

Speaker: Sheila Roames, CCE

**Building a Championship Credit Team:
Staying at the Top of Your Game**

Speaker: DeLinda Goodman, CCE

**Fraud Attempts at Every Turn:
Key Learnings on How to Be Prepared When
Fraudsters Come Knocking on Your Door!**

Speaker: Brett Hanft, CBA

**Mastering the Transition:
Strategies for Success as a New Credit Manager**

Speakers: Marlene Groh, CCE, ICCE and Val Hardesty, CCE, CICP

Best Practices for Building Trust

Speaker: Nancy Watson-Pistole, CCE

Best Practices Roundtable Discussion

Moderator: Wendy Mode, CCE, CICP

**Navigating Credit & Recovering in a Softening Market:
What's Impeding Timely Payment?**

Speakers: Anissa Martin, CCE and Alaina Worden, CCE

Harmonizing Hard and Soft Skills for Career Success

Speaker: Nancy Watson-Pistole, CCE

**Unintentional Bias:
How It Affects Everyday Decisions**

Speaker: D'Ann Johnson, CCE

Understanding Workaholism and Burnout

Speaker: Natalie Harrison, CBA



CFDD Chapter & Member Award Recognition

Let's face it—as credit and finance professionals, we like receiving recognition for a job well done. But recognition can be acknowledged in a variety of ways: many people automatically think of receiving a monetary bonus, promotion, or salary increase. However, think about how you feel when someone totally surprises you by making an announcement at a company or team meeting to give you accolades for your outstanding accomplishments and results. Our CFDD organization loves surprising unsuspecting members and Chapters with recognition they are not expecting—and deserve.

Let's break down how CFDD provides annual recognition:

Chapter awards (in each membership classification)

- ◆ Outstanding Monthly Educational Program
- ◆ Outstanding Special Seminar/Workshop
- ◆ Outstanding Publicity
- ◆ Membership Growth (based on 12/31 year-end membership report)

Individual awards (in each membership classification)—Traditional

- ◆ Distinguished Member Achievement (DMA) Award
- ◆ Mentor of the Year
- ◆ The Spirit Award

New award recognition, introduced in 2024; Nominees could be submitted in any of the following categories:

- ◆ The 'Star' Award (for exceptional actions or accomplishments from an individual or emerging leader that exemplifies an outstanding level of achievement to our organization)
- ◆ The 'Key to Our Success'
- ◆ Perseverance Through Adversity
- ◆ Outstanding New Member
- ◆ Leadership Development
- ◆ Outstanding Networking Event
- ◆ Outstanding Speaker
- ◆ Willingness to 'Step Outside Your Comfort Zone'
- ◆ Outstanding Virtual/Hybrid Chapter Meeting
- ◆ Stair Stepping Your Way to Success!
- ◆ Best Fund-Raising Event

Other categories may exist the Awards Revitalization Committee hasn't even considered or discussed, yet.

YOU, our CFDD members, hold the key to nominating Chapters and members for recognition at the annual CFDD Business & Awards Luncheon held every year during NACM Credit Congress. Many Chapters and members may feel intimidated by completing the Chapter award applications and, consequently, don't make any effort to apply for this well-deserved recognition.

Chapter Awards

When you devote time and effort to a monthly educational program, a full-day seminar, or preparing and distributing a newsletter that gets distributed to your entire Chapter membership, you feel a well-deserved sense of pride from your accomplishments. It's well worth taking a few extra minutes to complete and submit an application to make your Chapter eligible for national award recognition.

Historically, members of local CFDD Boards of Directors discuss and select their specific Chapter award nominees at January's Board meeting. The CFDD Chapter President can ask someone on the Board to accept the responsibility of completing each award application. Better yet, you can volunteer to represent your Chapter and complete the documentation to submit on behalf of your Chapter. By getting a jump start on this process in January, you have plenty of time to gather necessary application information you need, and the time to complete and submit the award application well in advance of the application deadline.

An example of one award-winning Chapter application for Outstanding Monthly Program has been included in this newsletter, so you can see the information requested to be considered. I'm happy to share other completed applications and answer questions you may have as you work to complete the application process. The deadline for all award applications is March 14.

Individual Awards

Has someone had an impact on your personal or professional development in CFDD? You can nominate any CFDD member, within or outside your local CFDD chapter, who you believe is deserving of recognition. Send an e-mail to cfdd@nacm.org with the name of the person you want to nominate, the type of award recognition you believe they have earned, and an explanation of why this award recognition is warranted. The Awards Revitalization Committee will review every nomination to determine merit and worthiness.

Make the commitment to nominate local CFDD Chapters and CFDD members for well-deserved recognition at the upcoming CFDD Awards Luncheon & Installation Meeting on Wednesday, May 21 at the annual NACM Credit Congress, which will be held this year in Cleveland, OH.

Start working on your nominations and award applications today!



Brett Hanft, CBA, is Credit Manager for American International Forest Products LLC in Beaverton, Oregon. Brett served as CFDD's National Chair from 2019–2020 and currently serves on the CFDD National Board as the Director elected to represent the CFDD organization on the NACM National Board. Brett is a proud member of CFDD Portland.

Submit Your Nominations for CFDD National Awards by March 14



Award Nominations Welcome

In Recognition of **Chapter Excellence**

- Outstanding Regular Program
- Outstanding Seminar or Workshop
- Outstanding Chapter Publicity Award
- Membership Growth

In Recognition of **Member Excellence**

- National Mentor Achievement
- Distinguished Member Achievement (DMA)
- The Spirit Award

Completed applications should be sent as an email attachment to cfdd@nacm.org.

[Download the Application](#)



CFDD National Regular Program Award Application

5 Pages Maximum Including Application (No Folders Please)
MUST BE TYPED OR COMPUTER GENERATED

Hit the tab key to move from one space to the next. Completed application forms should be submitted with the information requested and must be received by **March 15**. Please send your files as e-mail attachments to cfdd@nacm.org. The name of the file containing the nomination form should be as follows: RegProg_ChapterName.doc. Example: RegProg_Albuquerque.doc. The name of the file containing samples should be as follows RegProgSamples_ChapterName.doc. Example: RegProgSamples_Albuquerque.doc.

CFDD Portland
Chapter

Portland, OR
City/State

Chapters are invited to nominate one of their regular programs each year for CFDD's National Outstanding Regular Program award. For an application to be eligible for consideration, it must be completed and signed by an authorized representative of the submitting Chapter and have met the Judge's scoring threshold of 65. In recognition of outstanding regular programs, the CFDD Board of Directors presents one Outstanding Regular Program Award in each Chapter membership class at the CFDD Annual Awards & Installation Luncheon held during the NACM Credit Congress.

Chapter Membership Classification (January 1): Class A: 25 and over Class B: 0 – 24

Program

See point breakdown below

Name of Session Six Signs It's A Scam

Date Held June 8, 2023

Length of Program 1 hour

Program Content 30 Points Maximum

Every year, thieves and con artists cheat thousands of Oregonians out of their hard earned money and valuable personal information. This presentation will help you stop the fraud before it starts and teach you how to alert others so they can avoid becoming victims. Please join us and spread the word to your family, neighbors, and friends across the state to help them become smarter consumers as well.

Speaker Name Ellen Klem

Speaker Title Director of Consumer Outreach & Education - Oregon Office of the Attorney General

Speaker Credentials (background) As Director of Consumer Outreach and Education for the office of the Attorney General, Ellen's mission is to prevent financial harm to Oregonians, especially older adults whose first language is not English, and students with large education related debt. Previously, Ellen worked at the American Bar Association Commission on Law and Aging in Washington DC where she was responsible for research, policy development, advocacy, education, and training.

Continuing Education Units (CEU's) Earned? Yes No 10 Points Maximum

CCE Recertification Points Earned? Yes No

CEU Control Number 32509

Participation

20 Points Maximum

Members

Number in Attendance	<u>12</u>	% of Membership	<u>24%</u>
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Non Members

Number in Attendance	<u>2</u>		
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Total Attendance

	<u>14</u>		
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Number of new members gained as a result of attendance at this regular meeting 0

Publicity

(Please attached copy of the meeting notice)

10 Points Maximum

How was this program promoted and to whom:

This program was publicized in our monthly CreditLine newsletter which was e-mailed out to our entire chapter membership, honorary members, prospective members, and the CFDD National Board prior to our chapter meeting date. We also shared the meeting notice to CFDD National Vice-Chair Kelly Shock who forwarded the program information out to all local CFDD chapter Presidents. We continue inviting and soliciting additional attendance to any CFDD member across the country when our monthly programs are offered in a virtual format.

Reason to Consider

30 Points Maximum

Why did you select this particular program for consideration for this award?

The CFDD Portland Board of Directors unanimously chose this particular program to submit for National Award consideration. Fraud has become an all too often occurrence in everyone's lives, both personally and professionally. Scam artists and fraudsters have become entirely too sophisticated in presenting many different fraudulent schemes that constantly challenge businesses and people. Having Ellen share her knowledge and expertise on this 'hot topic' facilitated the exchange of timely and beneficial educational information and followed with a lively discussion of sharing ideas as well as personal experiences to help keep scam artists at bay. This 'extra curricular' discussion added greatly to the relevance of the content and impact for our attendees. The success of a monthly program grows exponentially when the topic and speaker help to facilitate the continued exchange of communication from within the meeting's attendees. CFDD Portland always prides itself on ensuring that every monthly program offers CEU and CCE recertification points, promoting the continuation of personal and professional growth in our organization. The program content, speaker, and interaction from attendees made this program an obvious choice for Portland to submit for consideration as this year's Outstanding Monthly Program. Thank you, as always, for your consideration.

Completed application forms should be submitted with the information requested and must be received by **March 15**.

The name of the file containing the nomination form should be as follows: RegProg_ChapterName.doc. Example: RegProg_Albuquerque.doc. The name of the file containing samples should be as follows RegProgSamples_ChapterName.doc. Example: RegProgSamples_Albuquerque.doc.

Your signature, represented by typing your name, attests to the validity of the information provided to the best of your knowledge.

NACM – CFDD
8840 Columbia 100 Parkway
Columbia, MD 21045
P: 410-740-5560
F: 410-740-5574
E: cfdd@nacm.org

Eleanor Hartman, CCE	02/27/24
Chapter Program Chairman (representing signature)	Date
Alaina Worden, CCE	02/27/24
Chapter President (representing signature)	Date

5 Pages Maximum
(not including sample newsletter)

Revised December 2019

Synthetic Fraud: The New Buzzword in Financial Fraud

With advancements in technology, fraudsters have found new ways to deceive businesses and individuals. One such method gaining popularity is synthetic fraud. But what exactly is synthetic fraud? According to Google, synthetic fraud involves creating a fake identity by mixing real and fake information. This includes using stolen Social Security numbers with fabricated dates of birth or addresses to carry out fraudulent activities such as opening accounts, applying for loans, and making purchases.

In today's digital age, where AI is taking over and making decisions faster than ever, it has become increasingly challenging to differentiate between genuine and synthetic identities. Businesses that rely solely on AI-generated credit approval processes may unknowingly approve synthetic credit applications, leading to significant financial losses. Conversely, even manual processing of credit applications is not foolproof, as fraudsters have become more sophisticated in their techniques.

So, how can businesses protect themselves from falling victim to synthetic fraud? The key lies in being vigilant and having a keen eye for detail when reviewing credit applications.

Here are some tips to help you detect and mitigate synthetic fraud:

Verify contact information: Check the email address provided in the application. Is it a generic Gmail address or does it seem suspicious? Do all phone numbers on the application match? Conduct a quick search on Google to verify the authenticity of the contact information provided. Better yet, pick up the phone and call the business using contact information from a search engine like Google.

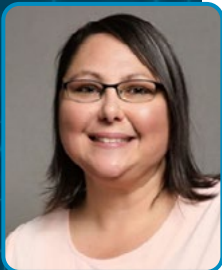
Validate business information: If the applicant claims to represent a business, ensure that the information on the application aligns with the details available on the company's website. Look for inconsistencies in the names and titles of individuals listed.

Avoid rush approvals: Be wary of rush requests that pressure you into making quick decisions. Fraudsters often use urgency as a tactic to bypass security measures. Take your time to review each application thoroughly.

Regional considerations: Question the legitimacy of purchases from regions that are uncommon for your business. If something seems too good to be true, it probably is.

Trust your instincts: Your diligence could save your business from significant financial losses.

Remember, it's always better to be safe than sorry in the face of evolving fraud tactics. Stay safe, stay secure and try your best to stay ahead of the fraudsters.



Alaina Worden, CCE, is Credit & Collections Manager at CECO, Inc. in Portland, Oregon. Alaina serves as the Director representing the Portland Chapter on the CFDD National Board of Directors.



Charlotte Chapter
Christmas at Top-Golf



Oklahoma City Chapter
Christmas Gathering



Tacoma/Seattle Chapter
Christmas Party





**Portland Chapter
Christmas Party**



**Now Accepting Applications
for Scholarships to Attend
NACM's 2025 Annual
Credit Congress**



**NACM'S 129TH
CREDIT CONGRESS
& EXPO *Cleveland*
MAY 18-21, 2025**

Now Seeking Donations

silent AUCTION

Benefiting the NACM Scholarship Foundation
and the CFDD Scholarship Fund

Monday, May 19 | 5:00-6:30pm



4th Quarter
MEMBERSHIP
Reports Due by
January 10

Step into a National Leadership Role

Talk with your CFDD Chapter Leadership about service
on the CFDD National Board as a Chapter Director.

CMI SURVEY

Earn 0.1 roadmap points each month
Receive email alerts when survey opens

Monday, January 6–Tuesday, January 14
Monday, February 3–Tuesday, February 11
Monday, March 3–Tuesday, March 11



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.