

CFDD NEWS



The Official Publication of the NACM Credit and Financial Development Division

January/February 2026



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DATES TO REMEMBER

Award Nomination Applications
Due by **March 14**

Quarter 1 Membership Reports
Due by **April 10**

Awards Luncheon **Wednesday, June 10** at NACM Credit Congress in St. Louis, MO

Reinvest and Recommit to Your Goals

Happy New Year, CFDD Family! On behalf of your National Board, I want to wish you the very best for the upcoming year. Now is the time to set your vision and goals for 2026!

January always brings a sense of excitement and renewal—it always feels like an opportunity to reset and start fresh. There's something powerful about turning the calendar to a new year. It's as if we're granted collective permission to reimagine what's possible, to shed the disappointments or setbacks of the previous year, and to approach our aspirations with renewed energy and optimism. This annual reset isn't just about making resolutions; it's about intentionally designing the year ahead with purpose and clarity.

Reflect Before You Project

As a starting point, take the time to reflect on your personal growth and development last year by asking:

- ◆ What did I learn?
- ◆ What goals did I achieve?
- ◆ What didn't go according to plan?

These questions are more than just prompts—they're the foundation of meaningful goal setting. When you ask "What did I learn?" you're acknowledging that growth comes from every experience, not just the successful ones.

Perhaps you learned a new technical skill, discovered something about your leadership style, or gained insight into how you handle challenges. Document these learnings; they're the building blocks for your next level of development.

When reflecting on "What goals did I achieve?" celebrate those wins, both big and small. Did you complete a certification? Build a new professional relationship? Improve a process at work? Too often, we rush past our accomplishments without truly acknowledging them. Take time to recognize what you achieved and understand what strategies, habits, or support systems contributed to that success. These are the patterns you'll want to replicate.

Finally, "What didn't go according to plan?" This question requires honesty and self-compassion. Not every goal will be met, and that's not failure—it's feedback. Maybe the goal wasn't aligned with your true priorities, or perhaps external circumstances changed. Maybe the goal was right but the timing or approach needed adjustment. Understanding what didn't work and why is just as valuable as celebrating what did.

The Art of Strategic Goal Setting

With these reflections in mind, you can set the stage for the new year and create strategies for reinvestment and recommitment to your vision and goals. Effective goal setting isn't just about writing down what you want to achieve; it's about creating a roadmap that bridges where you are today with where you want to be by year's end.

Start by envisioning your ideal professional self at the end of 2026. What does success look like? What skills have you mastered? What contributions have you made to your organization and to CFDD? Getting clear on this vision provides direction for all the goals that follow.

Next, break down your vision into specific, actionable goals. Rather than vague aspirations like "be better at my job," craft concrete objectives such as "complete my CBF designation by June" or "mentor two new CFDD members throughout the year." The more specific your goals, the easier it becomes to create action steps and measure progress.

Consider organizing your goals into categories: professional development, networking and relationships, community contribution, and personal growth. This balanced approach ensures you're developing as a whole person, not just advancing in one narrow dimension. A goal in professional development might be earning a new certification, while a relationship goal could be attending three local CFDD chapter events. A community contribution goal might involve volunteering for a CFDD committee, and a personal growth goal could focus on improving your public speaking or time management skills.

Once you've identified your goals, the critical next step is creating accountability structures. Share your goals with a trusted colleague or mentor. Schedule regular check-ins with yourself—monthly or quarterly—to assess progress. Build in milestones that let you track momentum throughout the year rather than waiting until December to evaluate. Goals without accountability mechanisms often fade into the background of daily demands.

STEP INTO A LEADERSHIP ROLE



**TALK WITH YOUR CFDD CHAPTER
LEADERSHIP ABOUT SERVICE ON
THE CFDD NATIONAL BOARD AS
A CHAPTER DIRECTOR.**

Leveraging Your CFDD Network for Success

Our CFDD network of mentors is valuable to goal setting and garnering feedback that is needed for continued success. When I think about CFDD and how it has shaped my personal and professional growth, I think about self-actualization. Self-actualization is the realization of your full potential; it is the highest of all motivations, which drives us to realize our true potential and achieve our ideal self. Through our CFDD network of mentors, you can realize your potential and continually seek further education.

Your goals don't exist in isolation—they're supported and strengthened by the community around you. The mentors within CFDD have walked the paths you're now traveling. They've earned the designations you're pursuing, navigated the challenges you're facing, and built the expertise you're developing. Connecting with these mentors isn't just beneficial; it's essential for accelerating your growth and avoiding common pitfalls.

Don't wait for mentorship to come to you—be proactive in seeking it out. Identify individuals whose career trajectory or skills you admire and reach out. Most people are honored to be asked for guidance and are willing to share their experiences. Schedule informational conversations, ask specific questions about their journey, and seek advice on the goals you're setting for yourself.

Setting Your 2026 Professional Development Goals

As you work through your 2026 vision, think about what further education you would like to achieve. Is your goal to earn your CBA, CBF, or CCE designation? Maybe, if you have already earned these designations, your vision should be to step into the role of mentor and encourage someone along their path to professional excellence.

Professional credentials aren't just letters after your name—they represent mastery, commitment, and a dedication to excellence in your field. If you've been contemplating a certification but haven't yet taken the leap, let 2026 be your year. Break down the certification process into manageable steps: research the requirements in January, register for the exam by February, create a study schedule for the spring, and commit to a test date. When you map out the journey month by month, what seemed daunting becomes achievable.

For those who have already achieved these professional milestones, consider how you can help others reach theirs. There's a unique satisfaction in mentoring someone through the process you've completed. Your insights—from study strategies to career advice—can make the difference between someone persevering through challenges or giving up. Make it a goal to mentor at least one person this year, and watch how teaching others deepens your own expertise.

Don't forget to add attending NACM's June Credit Congress in St. Louis to your list of goals because this is a way to further your education and expand your mentor network. We've planned another wonderful CFDD track of sessions with your CFDD colleagues presenting on a wide variety of topics—and we're accepting scholarship applications!

The Power of Giving Back

Consider volunteering as a way to give back to CFDD. By volunteering for CFDD, you can make a positive impact on the lives of others, as well as your own. You can share your expertise, network with peers, mentor new members, serve on committees or boards, participate in charitable events and more. Volunteering also helps you develop your leadership, communication and teamwork skills.



Volunteering should be part of your goal-setting process because it creates a powerful cycle of growth. When you give your time and expertise, you often receive more than you give—new perspectives, expanded networks, leadership opportunities, and the deep satisfaction of contributing to something larger than yourself. If you've never volunteered with CFDD before, make this the year you start. Set a goal to attend one committee meeting, contribute to one event, or take on one small project. You'll be amazed at how that initial commitment opens doors you never expected.

Your Commitment to 2026

As we stand at the threshold of this new year, remember that goals are more than wishes—they're commitments you make to yourself and your future. They require planning, persistence, and the courage to keep going even when progress feels slow. But with the support of your CFDD family, the wisdom of experienced mentors, and your own determination, there's no limit to what you can achieve.

Take time this month to write down your goals. Make them visible—post them where you'll see them daily. Share them with someone who will hold you accountable. And most importantly, take the first step, no matter how small. The journey of a thousand miles begins with a single step, and your journey to an extraordinary 2026 begins right now.

Together, we can make 2026 a successful and rewarding year!



Natalie Harrison, CBA, is CFDD's National Chair. She is also Credit Systems Coordinator at Land O'Lakes, Inc. and a proud member of the CFDD Wichita Chapter.

EXCITING NEWS!

CFDD's Seattle and Tacoma Chapters have joined forces to create **CFDD WA-HI-AK**, expanding membership opportunities across Western Washington, Hawaii and Alaska.



CFDD AT CREDIT CONGRESS

38010 - Cultivating a Growth Mindset: A Journey from Potential to Excellence • Nancy Watson-Pistole, CCE, ICCE, and Kyle Kern, CBA



Krissy Aeschbacher



Chris Birdwell



Lisa Burns,
CBF, CICP

38020 - Commanding the Transition—Influence from Day One: Navigating Credit Leadership in a New Organization • Val Hardesty, CCE, CICP, and Marlene Groh, CCE, ICCE



Tricia Crisman, CBF



Marlene Groh,
CCE, ICCE



Val Hardesty,
CCE, CICP

38030 - Unstoppable Together: High-Performance Credit Teams in Action • Anissa Martin, CCE, Alaina Worden, CCE and Deana Reynolds



Kyle Kern, CBA



Anissa Martin, CCE



Wendy Mode,
CCE, CICP

38040 - Lead from Your Position Kyle Kern, CBA and Krissy Aeschbacher

38050 - Distress Signals: Key Learnings from the Inside of a Corporate Bankruptcy • Chris Birdwell and Jason Torf, Esq.



Mary Moore, CBA



Deana Reynolds



Sheila Roames, CCE

38060 - Best Credit Practices Exchange • Moderator: Wendy Mode, CCE, CICP; Panelists: Mary Moore, CBA, Dan Zaback and Brett Wegner

38070 - Tactics, Routines and Habits of World-Class Performers • Moderator: Kelly Simon, CCE; Panelists: Jackson Wodiuk, CBA, Lisa Burns, CBF, CICP, and Val Hardesty, CCE, CICP

38080 - Pom-Poms & Purpose: Self-Motivation for Credit Professionals • Tricia Crisman, CBF and Alaina Worden, CCE



Kelly Simon, CCE



Jason Torf, Esq



Brett Wegner

38090 - Crucial Accountability: Addressing Broken Commitments Without Breaking Relationships • Marlene Groh, CCE, ICCE

38096 - Don't Automate the Relationship: The Human Edge/Personal Touch for Smarter Collections • Sheila Roames, CCE



Nancy Watson-Pistole,
CCE, ICCE



Jackson Wodiuk, CBA



Alaina Worden, CCE



Dan Zaback





Leveraging Technology Without Losing the Human Touch

In today's credit and collections landscape, technology is no longer optional—it's essential. Automation, artificial intelligence (AI) and digital platforms have transformed how we manage accounts receivable, assess risk and communicate with customers. These tools promise speed, efficiency and scalability. Yet, amid this digital revolution, one truth remains: relationships drive results. The challenge is clear: how do we embrace technology without sacrificing the empathy and trust that define our profession?

Automation is reshaping credit operations. From AI-driven credit scoring to automated payment reminders, technology streamlines repetitive tasks and reduces human error. According to industry reports, organizations using automation in collections have seen up to 30% faster recoveries and improved customer satisfaction.

Key innovations include:

- ◆ **AI-Powered Risk Assessment:** Algorithms analyze payment histories and market trends to predict delinquency and prioritize outreach.
- ◆ **Self-Service Portals:** Customers can make payments, view statements and set up plans anytime, reducing inbound calls, improving convenience and customer satisfaction.
- ◆ **Chatbots and Virtual Assistants:** These tools handle routine inquiries, freeing credit professionals to focus on complex negotiations.

These advancements allow credit teams to work smarter, not harder. But efficiency alone doesn't guarantee loyalty or compliance. That's where the human element comes in.

Credit management is more than numbers, it's about trust. Customers facing financial stress need understanding, not just automated notices. Empathy builds bridges that technology cannot. Studies show that personalized communication during sensitive interactions significantly improves resolution rates and customer retention.

Moments that require human involvement:

- ◆ **Dispute Resolution:** Automated systems can flag issues, but only a skilled professional can navigate complex negotiations.
- ◆ **High-Stakes Accounts:** Strategic conversations about credit limits or restructuring demand judgment and relationship building.
- ◆ **Emotional Situations:** When a customer faces hardship, a compassionate voice matters more than a scripted response.

The goal isn't to choose between technology and humanity, it's to integrate them. Here are actionable strategies for achieving that balance:

1. Automate the Routine, Humanize the Complex

Use automation for repetitive tasks like sending reminders or generating statements. Reserve human interaction for nuanced conversations such as negotiating terms or addressing disputes. This hybrid approach maximizes efficiency while preserving empathy.

2. Personalize Digital Communication

Automation doesn't have to feel robotic. Leverage data to tailor messages to include the customer's name, reference their payment history and acknowledge milestones. AI-driven personalization can make automated outreach feel thoughtful and relevant.

3. Train Teams for Tech-Enabled Empathy

Equip credit professionals with tools and training to interpret AI insights and act with emotional intelligence. For example, predictive analytics can flag accounts at risk, but it's up to the human agent to reach out with care and solutions.

4. Create Clear Escalation Paths

Ensure customers can easily move from automated systems to a live representative when needed. Nothing erodes trust faster than being trapped in a chatbot loop during a crisis.

Looking ahead in 2026 and beyond, technology will continue to evolve but so will expectations for human connection. Key trends include:

- ◆ **Predictive Collections:** AI models will anticipate delinquency before it happens, enabling proactive outreach.
- ◆ **Human-Centered AI:** Systems will adapt tone and context to support empathetic interactions, not replace them.
- ◆ **Integrated Platforms:** End-to-end automation will unify credit scoring, invoicing and collections, while maintaining transparency and compliance.

The future isn't about eliminating people, it is about empowering them. Technology should handle the heavy lifting, allowing credit professionals to focus on strategy, relationships and leadership.

As credit managers, we stand at the intersection of innovation and integrity. Embracing technology is vital for efficiency and competitiveness, but empathy remains the cornerstone of our profession. By blending automation with authentic human engagement, we can deliver faster solutions, stronger relationships and sustainable success.

The question isn't whether technology will change credit management—it already has. The real question is: Will we use it to enhance the human experience or replace it? The answer lies in our commitment to lead with both head and heart.



Alaina Worden, CCE, is Credit and Collections Manager at CECO, Inc. in Portland, Oregon. Alaina serves as Vice Chair - Member Services & Publicity on the CFDD National Board of Directors and is a proud member of the CFDD Portland Chapter.

Let's Go!

Were you fortunate enough to attend our annual CFDD Awards Luncheon during Credit Congress in Cleveland? Word has it that the joy and depth of synergy shared in Cleveland were extremely uncommon and that it was filled with memories we will fondly recall for years during times of reminiscing with each other. 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 and board members.

During my year as National Chair was when NACM began to invest time and vast resources into emphasizing "A Culture of Recognition" to increase branding and appeal to our next season of credit professionals. Suddenly, it was vital to understand how societal influences demand membership driven organizations evolve, and I was eager to share the idea about expanding awards to include ones created by Chapters and individuals 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, the CFDD National Board approved the creation of the Awards Revitalization Committee, consisting of me as chair, along with treasured past national chairs Brett Hanft, CBA, Sam Bell, and Heidi Lingren-Boyce, CCE. Our harmonious and dynamic team has been filled with immense joy as this collaborative effort grows in popularity. Our goal of transforming our awards luncheon into a highlight of Credit Congress is beginning to be realized. And it truly is a refreshing change to an otherwise routine Awards Luncheon, evidenced by the buzz of energy, anticipation, and raw emotions that now fill the room and overshadow the legacy chapter awards that had become dull. Whether you were in attendance or not, take the time to reflect on the captured moments in pictures by reviewing last year's award winners in the July/August 2025 newsletter. See for yourself: All the stunned faces of those who were uniquely recognized and awarded with touching awards they could take back with them to be prominently displayed.

Now, it's time for the CFDD nation to maintain this momentum shift by reviewing past awards and submitting new candidates or by creating an entirely new award that will add meaning to a deserving candidate. Your Awards Revitalization Committee awaits your submissions.

Registration is now open for Credit Congress 2026 and June is just six months away. Does anyone come to mind when you ask yourselves who has set themselves apart by doing more than expected? And are you going to be the member/friend who casts a spotlight on someone deserving that would otherwise go unrecognized? The lines are open and waiting for you to send an email to any of the committee members!

Let's go! It is your time to boost a member's brand as we all eagerly await this year's astonished award winners during our reunion and Awards Luncheon in St. Louis.



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.

Charlotte Chapter
Christmas at Top-Golf



Portland Chapter
Christmas Party





Year of Achievements

CFDD's 2025 Designees

Congratulations to the following CFDD members, for reaching for their goals and earning designations in 2025.



Keli Jordan, CBA
Raleigh/Durham Chapter
Credit Underwriter
Cary Oil Co., Inc.

Shannon Wells, CBA
Portland Chapter
Credit Analyst
Northwest Pump & Equipment Co.

Eric Bode, CBA
Raleigh/Durham Chapter
Credit Analyst

Kyle Kern, CBA
Seattle Chapter
AR Specialist
Outdoor Research



Dustin Williams, CBF
Kansas City Chapter
Credit Analyst
BlueScope Steel North America

Lisa Burton, CBF
Portland Chapter
Accounting Specialist
S.R. Smith, LLC

Andrea Fleming, CBF
Oklahoma Chapter
South Regional Credit Manager
Lonestar Electric Supply

Patricia Crisman, CBF
Portland Chapter
Accounting Associate
Steelscape



Angela Dixon, CBF, CCRA, CICP
Raleigh/Durham Chapter
Assistant Credit Manager
Cary Oil Co., Inc.

Congratulations!

Membership Milestones

Let's celebrate the following CFDD members for reaching their membership milestones in January and February of 2026.

Celebrating 5 YEARS

Amber Gould, CBA
CFDD Charlotte Chapter

Daniel Efird, CBF
CFDD Charlotte Chapter

Demarius Stinson, CBA
CFDD Charlotte Chapter

Kandice Herman-Rappe, CBA
CFDD Minneapolis/St. Paul Chapter

Sandi Higginson
CFDD Phoenix Chapter

Tim Cain, CBA
CFDD Portland Chapter

Zachary Layne
CFDD Raleigh/Durham Chapter

Celebrating 10 YEARS

Glen Crow, CCE
CFDD Charlotte Chapter

Jeffrey Butterfield, CCE
CFDD Portland Chapter

Jeffrey Meade
CFDD Louisville Chapter

Lisa Burns, CBF, CICP
CFDD Wichita Chapter

Mark Teeter, CCE, CICP
CFDD Portland Chapter

Celebrating 15 YEARS

Kelly Malick
CFDD Tacoma Chapter

Celebrating 20 YEARS

Debora Diamond-Burt, CCE, CICP
CFDD Portland Chapter

Dennis Corey
CFDD Portland Chapter

James Hushka, CCE, CICP
CFDD Omaha/Lincoln Chapter

Celebrating 25 YEARS

Shawn Ismert, CBA
CFDD Kansas City Chapter

Celebrating 30 YEARS

Deborah LeBlanc, CICP
CFDD Seattle Chapter

CFDD Chapter & Member Award Recognition:

Why It Matters More Than Ever

Recognition isn't just a nice gesture; it's a powerful motivator. As credit and finance professionals, we thrive on achieving results, solving challenges, and driving success. But how often do we pause to celebrate those wins? CFDD makes sure we do.

While many think recognition means bonuses or promotions, the truth is that acknowledgment can be just as impactful, especially when it's unexpected, like hearing your name announced for an award during a meeting or at a national event. That's the spirit behind CFDD's annual awards program: shining the spotlight on the Chapters and members who go above and beyond.

Every year, CFDD honors outstanding contributions through a variety of awards:

Chapter Awards

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

Individual Awards

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

Expanded Categories Introduced Recently

To keep recognition fresh and meaningful, CFDD introduced new categories that celebrate creativity, resilience and leadership. These include:

- ◆ The Star Award—Exceptional actions or accomplishments by an emerging leader
- ◆ 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 Fundraising Event

And the list continues to evolve, because innovation deserves recognition.

YOU hold the key to making these awards meaningful. Nominations come from members like you, and the process is simpler than you think. Whether it's a chapter that delivered an exceptional seminar or a member who mentored you through a tough challenge, take a few minutes to submit a nomination.

Important Dates:

Application Deadline: March 14

Awards Luncheon: Wednesday, June 10 at NACM Credit Congress in St. Louis, MO.

Tips for Success

Start early. January is the perfect time for chapters to review accomplishments and assign someone to complete applications.

Don't hesitate to volunteer to help your chapter submit entries.

For individual awards, email cfdd@nacm.org with the nominee's name, award category, and why they deserve recognition.

Recognition isn't just about applause. It's about reinforcing the values that make CFDD strong: education, leadership and community. Let's make 2026 the year we celebrate those who inspire us most.



Brett Hanft, CBA, 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 and Phoenix.

Award Nominations Welcome

Submit Your Nomination for CFDD National Awards by March 14

In Recognition of Chapter Excellence

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

In Recognition of Member Excellence

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

[Download the Application](#)

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





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

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>
Non Members	Number in Attendance	<u>2</u>		
Total Attendance		<u>14</u>		

Number of new members gained as a result of attendance at this regular meeting 0

Publicity

(Please attach a 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
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E: cfdd@nacm.org

5 Pages Maximum
(not including sample newsletter)

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

Date

Date

Revised December 2019



NACM'S 130TH
CREDIT CONGRESS
& EXPO JUNE 7-10
2026
St. Louis, Mo

REGISTRATION IS OPEN

Advanced Registration Fee: \$999
 (through February 20)

CFDD Luncheon: \$89

Hotels
 (single/double/per night)
Marriott St. Louis Grand: \$219+
Courtyard by Marriott St. Louis: \$189+
Embassy Suites by Hilton: \$200+

Now Seeking Donations



Benefiting the NACM Scholarship Foundation
 and the CFDD Scholarship Fund

Monday, June 8 | 5:00-6:30pm



**1st QUARTER
 MEMBERSHIP
 REPORTS DUE
 BY APRIL 10**

CMI SURVEY

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

Tuesday, January 6-Wednesday, January 14
 Tuesday, February 3-Wednesday, February 11
 Tuesday, March 3-Wednesday, March 11



NACM
CMI
CREDIT MANAGERS' INDEX

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.