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DATES TO REMEMBER

3rd Quarter 2025
Membership Reports
Due by **October 10**

Are you a seasoned speaker with a topic that always attracts an audience? Or perhaps you are a credit professional with fresh perspectives on a topic that hasn't been covered before? We're excited to announce that speaker applications are now being accepted for the CFDD Track at the **2026 NACM Credit Congress in St. Louis**, a premier gathering of minds shaping the future of credit professionals. Credit Congress is being held in St. Louis, MO on June 7-10, 2026. Whether you're a seasoned speaker or a passionate newcomer, we value **diverse voices and bold ideas**. We need YOU!

Why Speak at Credit Congress?

Speaking at Credit Congress is more than just a presentation, it's an opportunity to:

- ◆ **Inspire a global audience** of credit professionals
- ◆ **Build your personal brand** and establish yourself as an industry leader
- ◆ **Network with other credit professionals** and forge meaningful collaborations—you may be surprised at how many people approach you to connect in their network
- ◆ **Research and write your presentation**, expanding your knowledge in an area that you are already passionate about
- ◆ **Earn roadmap points** or **CCE recertification** points

Who Should Apply?

Attendees consistently tell us they value real-world insights from peers. They are most inspired by fellow professionals sharing authentic experiences. Attendees want to hear from people like them, who have conquered common challenges. So, your voice matters. This is your chance to be the speaker everyone comes to hear, because attendees want real stories from real people. In short, we are looking for submissions from industry experts with fresh perspectives.

What Are Some Hot Topics?

Are you convinced it would be an exciting opportunity to speak but not sure what topic you would like to cover? We invite presentations that range from 60–90 minutes and explore bold, forward-thinking ideas in areas like:

- ◆ Using Artificial Intelligence
- ◆ Cybersecurity & Risk Management
- ◆ Hybrid Workplaces & Remote Productivity
- ◆ Leadership in Turbulent Times
- ◆ Performance Management
- ◆ Building High-Performance Teams
- ◆ Women in Leadership
- ◆ Communication Skills for Professionals
- ◆ Emotional Intelligence & Conflict Resolution
- ◆ Resilience & Reinvention
- ◆ Unlocking Creative Potential in Teams
- ◆ Fostering Innovation in Traditional Industries

NOW ACCEPTING SPEAKER PROPOSALS

We want YOU to lead one of our exciting sessions on the CFDD Track. Showcase your expertise and power up our event with your knowledge.

Email your submissions to CFDDPrograms@nacm.org.



SEE YOU IN *St. Louis*
JUNE 7-10, 2026 - AMERICA'S CENTER CONVENTION COMPLEX

Don't see your topic here? That's OK. We welcome additional ideas beyond the ones listed. These are just a starting point to spark your creativity. Surprise us with your own innovative or unexpected topic.

How Do I Apply?

If you are interested in presenting at the 2026 NACM National Credit Congress in St. Louis, please send us your proposal to CFDDPrograms@nacm.org by **Friday, October 3, 2025**. To be considered, your proposal must have:

- ◆ A program title
- ◆ A brief overview of your presentation
- ◆ The presenter's or presenters' names, titles, and company

Join Us!

Our attendees want your insights, your lessons and your voice. Please consider joining us to be part of a transformative experience that sparks ideas, ignites conversations and drives change. We can't wait to hear your story.



Kelly Simon, CCE, is Senior Credit & Collections Manager for Outdoor Research in Seattle, Washington. Kelly is currently serving as Vice Chair - Education & Programs and Chair Elect on the CFDD National Board of Directors, and she is a proud member of the CFDD Seattle and Tacoma Chapters.

NEW DESIGNEES

Congratulations to the following for passing the exam in July and achieving an NACM professional designation!



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



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

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

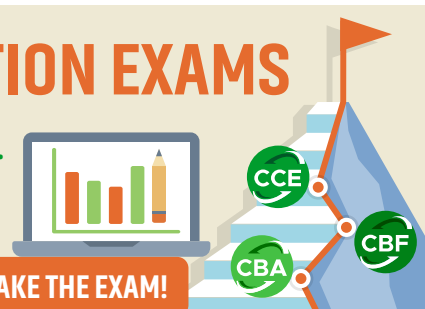
PROFESSIONAL CERTIFICATION EXAMS

Stand out and advance faster with a designation.

APPLICATIONS DUE **September 12**

EXAM DATE **November 3**

APPLY TO TAKE THE EXAM!





Moment Maker Award:

Credit Congress 2025

Winning the Moment Maker Award at this year's Credit Congress was one of the most unexpected and meaningful highlights of my career. When I first held the award in my hands, I was struck by the words engraved on it. The front reads, "Moment Maker—Creating Unstoppable Momentum," and the back states, "Transforming everyday moments into Massive Success." These phrases resonated with me on a deep, personal level not because I ever sought recognition, but because they reflect the quiet, consistent way I've tried to contribute throughout my professional journey.

To be completely honest, I have no idea who nominated me or why. I've never accepted a position or taken on a project within this organization with the thought, "How can I be recognized?" That's just never been my motivation. I've always preferred to work behind the scenes, supporting others, solving problems, and doing what needs to be done without fanfare. I'm not someone who seeks the spotlight. Instead, I've always asked myself, "What can I do for others?"

That mindset was instilled in me by my mother, who was a constant source of strength and positivity. She taught us to look for the good in every situation and to live life with optimism. She believed, and I do too, that happiness and leadership are rooted in service. Her example shaped the way I approach both life and work. She showed me that the most powerful impact often comes from the smallest, most consistent acts of kindness and support.

Throughout my time in this profession, I've been fortunate to learn from many incredible mentors. Their guidance, patience, and wisdom have shaped the way I lead my own team today. I've always believed that leadership isn't about titles or authority, it's about influence, trust, and the ability to lift others up. I hope I've been able to pass on even a fraction of the inspiration and support that my mentors gave me. If I've helped someone find their confidence, solve a tough problem, or feel seen and valued, then I've done my job.

As I reflect on this award and this stage of my career, I feel a deep sense of gratitude. I may be on the downside of my professional journey in terms of years, but I'm still learning, still growing, and still inspired by the people around me. Every day brings new challenges and new opportunities to make a difference. I encourage everyone, especially those just starting out, to find a mentor who lifts you up and challenges you to be your best. And when the time comes, be that mentor for someone else.

One of the most inspiring moments at Credit Congress this year was learning about the Oliver Patch Project. This nonprofit organization empowers children and teens battling cancer, chronic illnesses, and mental health challenges by providing custom-designed patches that symbolize courage, milestones, and positivity. These patches aren't just decorative—they become part of a "suit of armor" or "battle bag" that helps young warriors face their journeys with strength and hope.

Hearing about the Oliver Patch Project moved me deeply. Their mission to transform difficult experiences into moments of empowerment is a perfect example of what it means to be a "Moment Maker." It reminded me that even the smallest gestures—a patch, a kind word, a moment of encouragement can have a massive impact. I've already started reading more about their work and am excited to receive additional information from our speaker. Once I do, I'll be sure to share it with anyone interested. I believe their story deserves to be amplified.

This award has made me reflect on what it truly means to create momentum. It's not about grand gestures or headline-making achievements. It's about showing up every day with intention. It's about being consistent, dependable, and kind. It's about recognizing the moments that matter when someone needs a hand, a voice, or a little extra time and choosing to step in. It's about making space for others to shine.

To me, being a Moment Maker means being present. It means listening more than you speak. It means celebrating others' wins as much as your own. It means doing the right thing, even when no one is watching. And it means believing that every interaction—no matter how small—has the potential to create a ripple effect of positivity and progress.

I want to thank everyone who has been part of my journey—my mentors, my team, my colleagues, and my family. Your support, encouragement, and belief in me have meant more than words can express. This award may have my name on it, but it belongs to all of you, too.

As we move forward from this year's Credit Congress, I hope we all carry the spirit of the Moment Maker with us. Let's look for opportunities to create momentum not just in our careers, but in our communities and in the lives of those who need it most. Let's be the reason someone feels seen, supported, and empowered. Let's transform everyday moments into something extraordinary.

Because in the end, it's not about the recognition. It's about the impact. And if we can each make just one moment better for someone else, then we've already succeeded.

Let's all strive to be Moment Makers. #Theo



Mary Moore, CBA, is the Director of Credit at Southern Carlson in Omaha, Nebraska. She serves as the Director representing the Omaha/Lincoln Chapter on the CFDD National Board of Directors. Mary served as the Chair of the CFDD National Board from 2008 to 2009.

Let's celebrate our **MEMBERSHIP MILESTONES** for October 2025

Celebrating **20** YEARS

Pat Hicks, CBA
CFDD Louisville Chapter



Celebrating **10** YEARS

Richard Baldinelli, CCE
CFDD Minneapolis/St. Paul Chapter

Sam Bell
CFDD Direct Member

Sylvia Schultz
CFDD Portland Chapter

Liz Simich
CFDD Portland Chapter

Michelle Turner
CFDD Portland Chapter

Celebrating **5** YEARS

Trudy Haynes
CFDD Oklahoma Chapter

Wrestling with Imposter Syndrome:

A Journey of Growth, Leadership and Grace

In April, I was promoted to Credit Manager at BOMAG Americas. Just two years prior, I joined the company in a tax and treasury role. I was new to the organization, new to the industry, and, at the time of promotion, a one-year postpartum mom navigating breastfeeding and management meetings on the same schedule. To say the transition was intimidating would be an understatement.

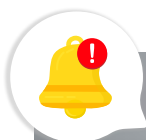
Before stepping into this role, I spent a year learning under Michelle Blackman, BOMAG's long-standing Credit Manager. With 36 years of experience and a heart for mentorship, her knowledge was unmatched. Michelle taught me everything from credit policy to managing a team, her willingness to share was something I'll never forget. She took the time to train me for a full year—not just in tasks and processes, but in the mindset required to lead. As her retirement approached, leadership began to search for a successor. And when the opportunity came, I agreed to take the challenge.

Two months before Michelle's departure, we hired a new credit analyst to join our team. She had extensive experience in collections and had spent many more years in the professional world than I had. I knew I needed someone strong beside me—someone who could balance out my inexperience with wisdom and resilience. A former CFO once told me, *"You're only as strong as your team."* That perspective shifted the way I viewed leadership—not as a title, but as a collaborative effort.

Despite being trained and supported, self-doubt crept in quickly. I found myself second-guessing every decision, especially when it came to leading people who had more years of experience than I did. As a millennial managing mostly Gen X professionals, I felt the added pressure of generational stereotypes. I wasn't just trying to prove I could do the job, I felt like I had to prove that my generation brought value, that we weren't just "tech-savvy but soft." What many don't see is that millennials like me were raised with the old school discipline of Gen X and then had to rapidly adapt to a digital world. I know how it was, and how it can be improved.

My imposter syndrome wasn't driven by poor performance. I was doing the job I was trained for, meeting deadlines, solving problems, and making progress. But the voice in my head kept whispering, *"You're not cut out for this."* Even when my supervisors dropped by with a "great job" or a thumbs-up, I found myself questioning their sincerity. *"They're just being nice. They don't actually see what I'm doing."* The truth was, the only person doubting me...was me.

The irony? I've always loved solving problems. That's what drew me into credit. I enjoy digging into account issues, asking, *"Why wouldn't I pay this invoice?"* and finding answers. I love



walking customers through their balances until the resolution makes sense. And funnily enough, phone calls—once my biggest fear—are now a huge part of my day.

I wasn't always this comfortable on the phone. Growing up in Malaysia, I worked in my parents' store. When I was 13, my mom told me to make collection calls. I think I made five tops. I was terrified. And ordering a pizza on the phone? Forget it! But during college in the U.S., I worked as a part-time student administrator and had to call high schoolers to remind them about FAFSA or applications. That job at Newberry College pushed me past my fear, and now I laugh at how far I've come.

I came to the U.S. at 18 for college, leaving behind my family, culture, and everything familiar. My upbringing in an Asian household was tough love. My parents were raised by parents who lived through WWII and the Japanese occupation of Malaysia. Fear and discipline were the norm. If you made a mistake, you were called out—harshly. I thought that was just how workplaces were supposed to be.

But being surrounded by emotionally intelligent leaders changed that for me. I've learned that correction doesn't have to mean humiliation. Accountability can come with grace. That's the kind of leader I want to be. Someone who holds high standards while also building others up.

About a month into my new role, I attended the NACM Credit Congress. The conference was filled with experienced credit professionals. It was overwhelming at first. Everyone looked so seasoned, so confident. But something changed as I introduced myself over and over: *"Hi, I'm Abby, Credit Manager at BOMAG Americas."*

The more I said it, the more I believed it. I wasn't faking it. I was becoming it.

One of the most powerful sessions I attended featured young leaders like Brittany Yvon, CBA, CICP, Somer John and Kyle Kern, CBA. They didn't just talk about credit processes—they talked about leadership, confidence and growth. Seeing peers close to my age leading and teaching others was incredibly affirming. I walked away with fresh ideas, but more importantly, I walked away encouraged.

Since then, I've built habits that help me fight imposter syndrome:

- 1. I keep mentors around me.** People who will correct me when I'm wrong and cheer me on when I doubt myself.
- 2. I write down my wins,** big and small. They remind me of how far I've come.
- 3. I surround myself with other emerging leaders** who are honest about their struggles, too.

Imposter syndrome doesn't always go away. Some days it whispers louder than others. But I'm learning to quiet it—not by pretending to be confident, but by reminding myself that I am growing, learning and leading as best I can.

If you're reading this and feeling the same way, like you're pretending to be something you're not, let me tell you what I've finally started to believe:

You're not an imposter.

You're in progress.

And you are exactly where you're supposed to be.



Abby Coatie is Credit Manager at BOMAG Americas, Inc., in Ridgeway, South Carolina and is a proud member of CFDD's Charlotte Chapter.



SAVE THE DATE

NACM's 130th Credit Congress & Expo
June 7-10, 2026
St. Louis, MO

CMI SURVEY

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

Monday, September 8–Tuesday, September 16
Monday, October 6–Tuesday, October 14
Monday, November 3–Wednesday, November 12



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.