



Heidi Lindgren-Boyce, CCE

Empowering Growth & Leadership Through the Community Support of CFDD

Heidi Lindgren-Boyce, CCE, stepped into the role of CFDD National Chair on Wednesday, June 12, at the CFDD Annual Awards & Business Meeting held in conjunction with NACM's 128th Annual Credit Congress. After greeting her dear friends, esteemed colleagues, mentors, and cherished guests, she told those gathered that she was deeply honored to have been elected to serve as CFDD National Chair for the 2024-2025 term.

Heidi said, "one does not accomplish moving into leadership roles without first being surrounded by great people, mentors, friends and family." To everyone's surprise, Heidi said that she had just a few people she wanted to thank for their pivotal roles in shaping her professional journey, unrolling a list that was at least 10 feet long!



Heidi said that her "gratitude list is very real and includes family, friends, colleagues, and emotional support peeps who have come through my life and have been instrumental in the shaping of my career and who I am in front of you today. This list represents those who made me feel encouraged, supported and helped me believe in a successful career in credit management, and, it continues to grow every year."



Dr. Maya Angelou once said that:

*"People will forget what you **said**,
people will forget what you **did**,
but people will never forget how you made them **feel**."*

Heidi said, "When I joined the CFDD National Board as an Area Director, I was asked to answer the following question: 'What has CFDD done for me?'" She went on to say that, initially, she thought of education, scholarships, and networking along with the things NACM also provides. Heidi then realized that CFDD has uniquely helped her develop her leadership skills, improve her self-confidence as a credit manager, and overcome her gripping death fear of public speaking.

Heidi reminded all in attendance that CFDD is a supportive community of emerging, developing, and experienced legacy leaders who support and share their

DATES TO REMEMBER

2nd Quarter
Membership Reports
July 10

Complete the July CMI
By July 16

Complete the August CMI
August 5-13

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‘collective wisdom’ with everyone. Heidi shared that she was introduced to CFDD by Bobbi Whisler, CCE. Bobbi personified everything Heidi wanted to be: Bobbi was confident, professional, and had a smile that would light up a room. Heidi said, “her eyes even had that special twinkle that you just knew you wanted to be a part of.” Bobbi was Heidi’s biggest cheerleader inspiring her to achieve her CBA and CBF professional designations. Heidi went on to share that although Bobbi passed away before she earned her CCE designation, Bobbi’s husband gave Heidi her CCE pin, which she proudly wears close to her heart. Heidi added that, “I know that she’s smiling down on me with extra sparkly eyes.”

Since then, working with other talented credit professionals, moving from working on committees to chairing them, stepping up as a director and then into national officer roles, and learning to control her fear of public speaking are the reasons she stayed involved in CFDD.

In 2018, Brett Hanft, CBA, and Heidi started discussing how to create a ‘Virtual CFDD Presence.’ They envisioned a platform that could host a monthly program, available to all CFDD members. Heidi said, “we talked about the cost of an online presence and what it would take to get cameras and microphones, and we just didn’t quite know how to put this concept together.” Fast forwarding to 2020, when Teams and Zoom became standard office buzzwords, NACM and CFDD pivoted quickly and began to hold meetings and seminars online. Heidi said, “CFDD’s virtual presence was born.”

Heidi said that starting this fall, she plans to help CFDD National produce quarterly complimentary webinar programs for all CFDD members, covering content such as current technologies, AI, professional and personal self-care, and best practices discussions. She will also work to develop an easy-to-use Program Flier and newsletter template, using a “plug & play” concept.

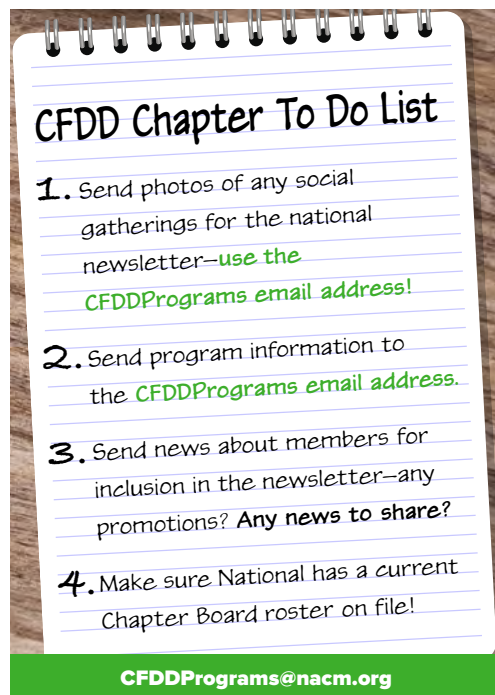
CFDD enables individual and collective success, encourages our members to engage actively, develops skills, and supports one another. Heidi said, “together, we can achieve remarkable growth and overcome challenges.” She encouraged everyone to get involved in CFDD to achieve their own professional growth and success, helping others to do the same.

She concluded her remarks, quoting Jimmy Buffet:

Bubbles up
They will point you towards home
No matter how deep or how far you roam
Just know that you are loved.

Heidi encouraged all to continue to support each other on this incredible professional journey in credit management.

Heidi Lindgren-Boyce, CCE, is Senior Credit Manager at Star Rentals, Inc. in Kent, Washington. She currently serves as CFDD’s 2024-2025 National Chair. Heidi also serves as a Director on the NACM National Board. She is a proud member of the CFDD Seattle Chapter.



2023-2024 YEAR IN REVIEW

It's hard to believe that another leadership year has come to an end.

Because all CFDD Chapters have a director representative on the National Board, membership retention and growth has been at the center of conversation. Each month, Chapter directors share tips and strategies about membership retention and recruitment, which has helped to slow CFDD's membership loss rate and better retain our members.

Under the leadership of Vice Chair - Education, Programs & Chair Elect Heidi Lindgren Boyce, CCE, every Chapter has been given the opportunity to announce and advertise their monthly virtual webinar opportunities. By soliciting the information from Chapter Presidents and Program Chairs each month, Heidi has created a monthly calendar of all offerings. She then sends the list to all Chapter Presidents, asking that they share the list of monthly offerings with their Chapter Members.

Heidi was proud to announce that 33 CFDD members attended our 2024 Las Vegas convention on scholarship. She acknowledged their commitment to continuing education. During the 2024 Annual Business Meeting & Luncheon, Mary Moore, CBA, and Brett Hanft, CBA, raised \$1,007 by managing a raffle. Additionally, CFDD participated in the Monday evening silent Auction at Credit Congress to raise an additional \$1,935 for the national CFDD scholarship fund.



Under the leadership of Vice Chair - Member Services & Publicity Natalie Hawn, CBA, the tradition of publishing a bimonthly newsletter has continued. The newsletters are full of announcements and informative articles written by fellow members, past national CFDD Board chairs and members of the CFDD national Board of Directors. New this year, CFDD membership milestone anniversaries were added to the newsletter! Because the national Board wants to continue to spotlight CFDD Chapters, news and photos from in-person meetings are welcomed and appreciated! It's easy to capture a few photos to share with a smart phone.

Under the leadership of Immediate Past Chair Chris Birdwell, CFDD's tagline project was completed! CFDD's new tagline is: *Committed to Professional Excellence*. Another important initiative that Chris drove was to create an Awards Revitalization Work Group charged with reviewing CFDD's annual awards. After much deliberation, the Committee decided that Chapters and members should drive the reasons recognition should be bestowed. This initiative led to the creation of fun, new awards—recognizing members for their support, perseverance and leadership.



Under the leadership of CFDD's representative on the NACM National Board of Directors Brett Hanft, CBA, there is an ongoing initiative to ensure that all CFDD Chapters are up-to-date with their governance requirements. A review and update of CFDD's National Bylaws and Standing Rules are also part of this initiative, so stay tuned as the progress to update CFDD's documents continues.



2024-2025 NATIONAL BOARD OF DIRECTORS



NATIONAL CHAIR

Heidi Lindgren-Boyce, CCE

Senior Credit Manager
Star Rentals, Inc.
Kent, WA



VICE CHAIR - EDUCATION, PROGRAMS & CHAIR ELECT

Natalie Hawn, CBA

Leader, Collections
Koch Industries, Inc.
Wichita, KS



VICE CHAIR - MEMBER SERVICES & PUBLICITY

Kelly Simon, CCE

Credit Manager
Outdoor Research
Seattle, WA



IMMEDIATE PAST NATIONAL CHAIR

Kelly Shock, CCRA, CCE

Credit Analyst
Continental Resources, Inc.
Oklahoma City, OK



NACM BOARD REPRESENTATIVE

Brett Hanft, CBA

Credit Manager
American International Forest Products LLC
Beaverton, OR



NATIONAL AWARDS CHAIR

Chris Birdwell

Credit Manager
BG Products, Inc.
Wichita, KS



NACM PRESIDENT

Robin Schauseil

President
NACM
Columbia, MD



2024-2025 NATIONAL BOARD OF DIRECTORS

DIRECTORS



REPRESENTING THE SEATTLE & TACOMA CHAPTERS
Michelle Achondo, CBA, CICP
Director of Credit
American Fast Freight, Inc.
Fife, WA



REPRESENTING THE PHOENIX CHAPTER
Jennifer Blend, CBA
Financial Manager
Graybar Electric Company, Inc.
Phoenix, AZ



APPRENTICE REPRESENTING THE LOUISVILLE CHAPTER
Kimberly Brendle, CBF, CICP
Credit Analyst
Louisville Ladder Group LLC
Louisville, KY



REPRESENTING THE WICHITA CHAPTER
Lisa Burns, CBF, CICP
Sr Manager - OTC/Credit
Koch Industries, Inc.
Wichita, KS



REPRESENTING THE LOUISVILLE CHAPTER
DeLinda Goodman, CCE
Accounts Receivable Supervisor
Rotex Global, LLC
Cincinnati, OH



REPRESENTING THE CHARLOTTE CHAPTER
Marlene Groh CCE, ICCE
Multi-Regional Credit Manager Southeast,
MidSouth and Mid-Atlantic
CE Southeast
Charlotte, NC



APPRENTICE REPRESENTING THE OKLAHOMA CHAPTER
Tina Henson
Supervisor, Customer Financial Services
Dolese Bros. Co.
Oklahoma City, OK



REPRESENTING THE ALBUQUERQUE CHAPTER
Jill Lott, CBA
Financial Manager
Graybar Electric Company, Inc.
Albuquerque, NM



REPRESENTING THE OKLAHOMA CHAPTER
Michele Miller, CBF
Accounting & Credit Manager
Silver Star Construction Co., Inc.
Moore, OK



REPRESENTING DIRECT MEMBERS
Wendy Mode, CCE, CICP
Division Credit Manager
Delta Steel, Inc.
Cedar Hill, TX



REPRESENTING THE RALEIGH/DURHAM CHAPTER
Bruce Moore
Finance Manager
Gregory Poole Equipment Co.
Raleigh, NC



REPRESENTING THE OMAHA/LINCOLN CHAPTER
Mary Moore, CBA
Director of Credit Services
SouthernCarlson
Omaha, NE



REPRESENTING THE KANSAS CITY CHAPTER
Nancy Watson-Pistole, CCE, ICCE
Retired
Shawnee, KS



REPRESENTING THE MINNEAPOLIS/ST. PAUL CHAPTER
Karyn Weckman, CBF
Credit Manager
CliftonLarsonAllen LLP
Minneapolis, MN



REPRESENTING THE PORTLAND CHAPTER
Alaina Worden, CCE
Credit & Collections Manager
CECO, Inc.
Portland, OR



Kelly Shock, CCRA, CCE

CFDD's Secret Sauce: People Need People

Kelly delivered these remarks at CFDD's Annual Business Meeting in Las Vegas:

While attending a CFDD National Conference, Alaina Worden, CCE, made a presentation titled, "Building Relationships with Your Customers." One of her slides contained this statement: "Family, friends, colleagues, acquaintances, customers, and strangers—we are created for relationships. It is literally built in our DNA! Building connections in all areas of life is vital to our overall mental health, happiness, and the sense of belonging." Immediately, Michael Franti's song "People Need People" popped into my head (songs are always playing in my mind, no ear buds necessary).

People are what make the CFDD organization so special. We gain knowledge through educational presentations, classes and seminars given by people. We network with other CFDD members—people, and we are mentored by and mentor others—people. I'm sure it's true for you as it has been for me, that people throughout our careers are an integral part of the foundation upon which we have built our careers in the credit profession.

I chose "People Need People" as my motto for the year, with an emphasis on networking and mentoring. Both are strengths for which CFDD is well known; strengths that are part of the foundation for your success as a credit professional. How quickly this year has passed since we were last together!

It's always wonderful to see your smiling faces "live and in person!" We live in a time where "distance" has been conquered. We have Zoom, Teams, streaming, FaceTime and a host of other channels and distractions. But to really enjoy each other, it's wonderful to keep it "real" like we are today. After all, networking is one of the best parts about CFDD and this luncheon is a great opportunity to network with other CFDD members from across the country.

Yet, virtual Chapter meetings have opened opportunities for our membership to attend meetings of Chapters other than their own, expanding educational opportunities with relevant topics and speakers. I encourage everyone to take advantage of these amazing educational sessions offered virtually. This past year, I've attended a meeting of almost every Chapter. It has allowed me to "keep in touch" with many of you, and I've appreciated the additional quality time spent with y'all this year.

Not one of us could ever accomplish what makes an amazing life alone. A rich story has a huge cast of characters, and I'd like to recognize those who have enriched my story this past year.

CFDD Chapters now offer education virtually.

Having lost so many members due to commute times and traffic, re-engage former members by inviting them to your virtual education offering from the comfort of their offices or sofas. *Bunny slippers encouraged!*

Re-engage members through virtual education.

CHAPTER
MEMBERSHIP
GROWTH TIP

As I prepare to step down from my role, I'd like to take a moment to express my gratitude to the CFDD National Board of Directors for all their hard work, and to all of you, our membership. Serving as your National Chairman has been a privilege and an honor, and this year's successes are a testament to the hard work, dedication, and passion that each one of you brings to CFDD. Your contributions are invaluable. I am deeply thankful for your commitment to CFDD at the local and national levels.



I challenge each of you to remain ACTIVE CFDD members: please consider participating on at least one committee in the coming year. Network with your fellow credit professionals and continue to work on building your leadership skills. Celebrate your achievements—big and small—and cherish the relationships you've built within our CFDD family.

I'm grateful to those who have served as past National Chairs, who have supported and taught me so much this past year. CFDD has grown into what it is today because of their guidance and service to CFDD.

As I pass the torch to Chair-Elect Heidi Lindgren-Boyce, I am confident that CFDD will be in great hands under her leadership in the next year and I know that the organization will continue to thrive and achieve even greater successes. I'm looking forward to continuing to participate in CFDD's bright future!

Kelly Shock, CCRA, CCE, served as CFDD Chair from June 2023–June 2024. As she steps into the role of Immediate Past Chair, she remains a proud member of the CFDD Oklahoma Chapter and Credit Analyst for Continental Resources, Inc. in Oklahoma City, OK.



August 2024 Membership Milestones

Celebrating **15 YEARS**

Richard Westwood
CFDD Seattle Chapter



Christopher McDaniel, CBF
CFDD Wichita Chapter



Jill Lott, CBA
CFDD Albuquerque Chapter

Taylor Haven
CFDD Wichita Chapter &
CFDD Phoenix Chapter

Announcing a New Email Box for CFDD Chapter Program Announcements



Please email your Chapter
program announcements to

CFDDPrograms@nacm.org



CFDD's Culture of Recognition Continues

The 2024 national awards presentation at CFDD's Annual Business Meeting & Installation Luncheon reaffirmed its long-standing culture of recognition. Both Chapters and individual members were honored and recognized nationally, cheered on by a crowd of nearly 100 members and guests at NACM's 128th Credit Congress & Exposition in Las Vegas.

For the purposes of CFDD's national awards program, Chapters are divided into two classes, based on membership size, as of December 31. Class A Chapters have 25 or more members and Class B Chapters have 24 members or less. Class A Chapters include Charlotte, Louisville, Oklahoma, Phoenix, Portland, and Seattle. Class B Chapters include Albuquerque, Kansas City, Minneapolis/St. Paul, Omaha/Lincoln, Raleigh/Durham, Tacoma, and Wichita.

National Outstanding Regular Program Awards

At least once a year, if not more often, a program exceeds everyone's expectations. We all know how great that feels when it happens: attendance is up, spirits run high and the program content simply creates a buzz. Each year, all Chapters are invited to nominate one of their regular monthly programs for CFDD's National Outstanding Regular Program award.

CFDD's Class B National Outstanding Regular Program Award was presented to its **Wichita Chapter** for its *Excelling at Excel Program*. This targeted Excel training helped attendees go beyond the basics and up their data management game while communicating datasets in meaningful ways. **CFDD's Portland Chapter** earned the Class A National Outstanding Regular Program Award for its program on fraud. The program, *Six Signs It's a Scam*, looked at how to stop the fraud before it starts and how to alert others so they can avoid becoming victims.

National Special Program Award

As CFDD continues to find its way back to in person meetings, the **Portland Chapter** was honored with a National Special Program Award in recognition of its Credit Retreat! The Portland Chapter's full-day seminar featured two attorney speakers, Jason Torf and Karen Hart, who covered the proper use of security instruments, Subchapter 5 of the Bankruptcy Code, effective electronic communications and crypto currency, NFTs and the Metaverse.

Outstanding Publicity Awards

CFDD Chapters are invited to nominate one of their outstanding chapter publicity efforts or a campaign for the Annual Outstanding Chapter Publicity Award.

National Outstanding Regular Program Awards



Wichita Chapter for its *Excelling at Excel Program*



Portland Chapter for its program *Six Signs It's a Scam*

National Special Program Award



Portland Chapter for its Credit Retreat

In Class A, **CFDD Portland** is the proud recipient of CFDD's National Outstanding Publicity Award. The Portland Chapter's Credit Line newsletter informs its membership of chapter activities, educational programs, scholarship opportunities, and member achievements. The Portland Chapter reaches beyond its membership by publicizing its programs to other CFDD Chapters and its publicity efforts have led to increased member participation and engagement.

In Class B, **CFDD Wichita** is this year's National Outstanding Publicity Award recipient for surpassing their goals for 2023: they recognized membership milestones and they have succeeded in getting more members to write articles for their newsletters. They provide consistent communication via their website, Facebook page and newsletter.

Membership Growth Awards

Each year a Membership Award is presented to the Chapter in each class having the largest percentage net gain in its Chapter membership during the year. The membership total shown on the Quarterly Report of December 31 is the base figure used for these awards.

The Membership Award winners for 2023 were:

In Class B, our **Wichita Chapter** for its gain of 2 members or growing by 10%!

In Class A, our **Charlotte Chapter** wins our national membership award for its gain of 5 members, recording a 15% jump in growth.

With CFDD's goal firmly focused on growth, other Chapters, who either grew their membership or held membership steady, were also applauded:

- Kansas City for holding membership steady
- Minneapolis / St. Paul for gaining 2 members
- Raleigh/Durham for holding membership steady
- Phoenix for holding membership steady, and
- Seattle for holding membership steady

Year to date in 2024, our membership numbers have increased in Oklahoma, Portland, Raleigh/Durham and Tacoma so all Chapters were encouraged to keep up the great work!

In 2019, the CFDD Executive Committee created the Star Award to recognize exceptional actions or accomplishments from an individual or emerging leader that exemplifies an outstanding level of achievement to our organization.

Star Awards

CFDD's first Star Award recipient has been described as an amazing individual, with STAR qualities when hired for a position as credit and collections associate. She's been an asset to not only her employers but also to her CFDD Chapter, having served on any committee in need of help, always giving freely of her time. She's been a tremendous asset in the area of fundraising. When she sees a need, she does something to fulfill it. Her colleagues say that she always has an open ear for everyone's concerns, problems, ideas and suggestions and works to address, solve or implement them. **Kim Brendle, CBF, CICP**, Credit Analyst at Louisville Ladder was honored as CFDD's Emerging Leader Star Award Recipient.

Outstanding Publicity Awards



Class A: Portland Chapter



Class B: Wichita Chapter

Membership Growth Awards



Class B: Wichita Chapter



Class A: Charlotte Chapter

Star Awards



Kim Brendle, CBF, CICP

CFDD's second Star Award recognized someone who has always excelled 'behind the scenes.' She was instrumental in stabilizing two struggling Chapters and brought a new sense of energy into both of them. She's methodical, listening carefully ... taking everything in, ponders it, and then blows you away with results you never expected. **Kelly Simon, CCE**, was honored with CFDD's Key to Success Star Award.

CFDD's third Star Award recipient gained the attention of many CFDD National leaders who have been incredibly impressed with her ambition, drive, motivation, and leadership growth. Her colleagues say that she is the super glue that has truly held her Chapter leadership team together during the past 4 years. Although she manages a large credit team, she finds the time to serve her Chapter and has broadened her comfort and knowledge base as a dynamic, up and coming speaker for our organization. **Alaina Worden, CCE**, was honored with CFDD's Shining Star award.

Under the leadership of Chris Birdwell, an annual awards revitalization work group was formed to expand CFDD's longstanding culture of recognizing the work of its Chapters and the contributions of its members. After deliberation, the work group decided that Chapters and members should drive the reasons recognition should be bestowed, citing the following reasons as examples: Outstanding New Member, Outstanding Speaker/Best Member Speaker of the Year, and Comfort Zone Expansion. The Committee recognized there are many reasons to recognize and celebrate fellow CFDD members. At the luncheon, many members were recognized for their special achievements and attributes.

New Awards

Birgit Hall, Cash Application Specialist for Louisville Ladder Group, was recognized as CFDD's Outstanding New Member of CFDD's Louisville Chapter. Joining the Chapter in 2022, she really stepped forward: she was elected to the local chapter board as Secretary while also serving as co-fundraising Chair. Her positive influence has been a wonderful addition to the Louisville Chapter.

The honor was bestowed upon someone who stepped in to fill multiple roles on her Chapter's Board when a key member stepped down due to increased work load and responsibilities. Her willingness to fulfill dual leadership positions, while never missing a beat, showed a level of dedication that is worthy of recognition. **Lisa Burns, CBF, CICP**, was honored for bridging the leadership gap in her Wichita Chapter.

Kelly Shock, CCE, CCRA, was honored for creating a new column for CFDD's bimonthly newsletter. Her Lyrics Inspire Me column was not only fun, but an inspiration to all readers!

Star Awards *(continued)*



Kelly Simon, CCE



Alaina Worden, CCE

New Awards



Outstanding New Member: Birgit Hall



Bridging the Leadership Gap: Lisa Burns, CBF



Lyrics Inspire Me: Kelly Shock, CCE, CCRA

Another honoree is no stranger to challenges and adversity: Whether those challenges were Chapter related or personal, **Sheila Roames, CCE**, was honored. When the future of the CFDD Chapter was ‘up in the air’ during the unexpected transition to an entirely new affiliate, Sheila provided a tremendous amount of assistance to help stabilize the Chapter membership, regain ‘solid’ footing, and move forward. Her CFDD family also came together with outpouring of love and support during her recent personal challenges with her fiancée, proving that she will always persevere through adversity.

This honoree is an individual whose time and talent were truly embraced by her Chapter. She continues branching out with involvement on the leadership team and is now creating and presenting programs to share her knowledge. She is quickly expanding her professional growth and we honored **Taylor Haven** for Stepping Outside of her Comfort Zone.

Heidi Lindgren-Boyce, CCE, and **Brett Hanft, CBA**, were honored with the Outstanding Speakers Awards for always being willing, able, ready to jump in and present – whether it’s a virtual presentation, live at Credit Congress as part of the CFDD track or at conferences.

Chris Birdwell was also honored; having helped guide Pioneer Balloon through its bankruptcy while never missing a CFDD meeting, committee or work group meeting speaks miles to who Chris is and what he stands for. Chris led the nominating committee and worked on CFDD’s new line up of recognition awards, so Chris was honored with a Perseverance through Adversity award.

Distinguished Member Achievement Award

The Distinguished Member Achievement Award (DMA) was established in 1988 to recognize outstanding individual achievement. Eligibility requires the nominee to have held membership for at least 5 years, have held at least two offices, served as Chair of at least 2 committees and is supported by a Chapter Letter of recommendation. Each Chapter is invited to nominate one candidate each year and one individual for each class can be honored.

This year’s DMA honoree is described by her Chapter as an individual who continues to challenge herself while promoting the credit profession by sharing her knowledge and expertise as a respected mentor, teacher, speaker and panelist.

She has served in many roles on her Chapter’s Board and our the CFDD National Board. As a highly respected colleague, peer, and credit professional, she clearly leads by example and epitomizes the definition of giving back to our organization. She is always willing to encourage, guide, and mentor other credit professionals. Whether it’s exchanging an e-mail, a phone call, or sitting in on a study group session, she is generous of her time to encourage others towards a path of success.

She consistently demonstrates an overwhelming commitment to the continued success and advancement of our organization AND the credit profession. **Heidi Lindgren-Boyce, CCE**, was honored with CFDD’s National Distinguished Member Achievement Award.

New Awards (continued)



Perseverance through Adversity:
Sheila Roames, CCE



Stepping Outside of her Comfort Zone:
Taylor Haven



Outstanding Speakers Awards:
Heidi Lindgren-Boyce, CCE, and Brett Hanft, CBA



Perseverance through Adversity:
Chris Birdwell

National Distinguished Member Achievement Award



Heidi Lindgren-Boyce, CCE







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

Rock and Roll Hall of Fame
 West Side Market Food Tour
 Downtown Cleveland Public Art Walking Tour
 The Archade Cleveland
 Cleveland From the Inside Walking Tour
 Cleveland Ghost Tour
 Guardians of Traffic



Capturing Real Time Cash Flow and Financial Distress Problems

When Barron's wrote about the CMI, they said, "in an age of information overload, some would argue that the last thing we need is another economic indicator. But, given the dismal track record of some dismal scientists calling market trends, there probably can never be too much data on the economy. The CMI captures real time cash flow and financial distress problems that companies have with their customers."

The CMI was created to show the business press what an important role credit management plays in business. No single profession is better positioned than credit to see what's happening in the business economy. When businesses do well, the economy does well.

Join Team CMI!

Every member of the CMI team helps grow the important economic indicator and helps spread the word about business credit. If you're interested in both growing the profession and bringing attention to the role of the credit professional, [join Team CMI](#).

- Earn 0.1 roadmap points each month
- Receive email alerts when survey opens
- All responses confidential

SURVEY OPENS	SURVEY CLOSES
Mon., August 5	Tues., August 13
Mon., September 9	Tues., September 17
Mon., October 7	Tues., October 15

Read more about the CMI [here](#).

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.