Moving the Needle

Like the rest of the world, CFDD has adjusted to find its new normal in the wake of the worldwide Covid-19 pandemic. To continue to provide the opportunities CFDD is known for, we had to adjust. Some changes include how we are meeting, fundraising, connecting and networking.

The topic that dominated our National Board’s agenda all year was how to better assist CFDD Chapters. Guided by our Chapter Directors, we began to understand the need to assist our Chapter in areas such as creating monthly programs, hosting virtual meetings and improving how to fundraise. While the National Board doesn’t have all the answers, it is uniquely positioned to leverage successful experiences from across Chapters, Boards and lines of businesses.

The National Board created a set of five initiatives designed to serve as a reference or training tool or maybe even both. As we sorted through the challenges raised by our Chapter Directors, common challenges became apparent.

The team leaders, along with their teams, met many times over the past several months to collect information for their initiative so they will be most effective for the Chapters and their leadership.

Onboarding New Members

A new member’s first impression of a CFDD Chapter sets the membership tone. Developing best practices that Chapters can adopt as a blueprint for onboarding new members to increase the likelihood that they immediately become engaged members was a challenge immediately embraced by your National Board.

Jennifer Blend, CBA, and Bob Karau gathered and studied samples of onboarding materials used by a variety of Chapters to develop a blueprint to onboard new members, including creating a personalized greeting, expressing gratitude for joining and pointers to both access and use member benefits. They suggested providing new members with an overview of next steps and upcoming events, along with links to important resources and information on where to go to for help.

Building Dynamic Programs

While working on this initiative, we learned that the responsibility for developing monthly programs for meetings can be shared among several Chapter members to not only engage them but to lighten the load placed on any one member. Sharing the responsibility for identifying and recruiting speakers for meetings helps our members develop a wide variety of skills, including leadership skills.
From sourcing speakers and topics to marketing, dynamic programs require a lot of outside of the box thinking. The initiative includes advice on sourcing speakers, communicating with them and applying for continuing education units for programs. The initiative team, led by Nancy Watson-Pistole, CCE, ICCE, did an outstanding job on this initiative.

**Virtual Meeting Guide**

Hand in hand with dynamic programs is the need to successfully host a virtual meeting. Under the leadership of DeLinda Goodman, CCE, a useful guide was compiled, looking at the who, what and when of meetings. This initiative points out how important it is to encourage moderators to arrive early to a virtual meeting to meet and greet presenters. It’s important for presenters to arrive early to test sound levels and remote control of presentations to ensure a smooth meeting and to remind attendees to mute their devices.

**Board Leadership Development**

As our Chapters become smaller in size, it’s more important than ever to develop best practices for leadership development. Brett Hanft, CBA, led the team working on this initiative, suggesting that Chapter leadership guide and lead by example, sharing their knowledge gained in their leadership development. Creating documentation to help ease standard processes is key as is developing agendas, calendars of events and dates to remember. This team pointed out how important it is to always be learning and always be sharing as new leaders are prepared for success.

**Fundraising**

Fundraising can be challenging in the best of times, but virtual meetings have presented a host of new challenges. Many Chapters have continued to successfully fundraise using a variety of methods. With the capable stewardship of Yvonne Prinslow, CCE, and Debora Diamond-Burt, CCE, CICP, we learned about the variety of different fundraising activities that take place nationwide. From our Portland Chapter’s monthly fundraising basket raffles to virtual silent auctions, the idea was to share experience and knowledge. Our goal was to document successful experiences so that Chapters could leverage what we know collectively.

If any group can effect noticeable change, it’s CFDD! We need to move the needle to make progress toward our goal of strengthening and building our organization. Asking each Chapter to appoint a Director to serve on the National Board has helped us get feedback from our Chapters and strengthen the relationship among and between our Chapters.

I can’t thank the Board of Directors enough for their hard work this year. They work with such passion and integrity to ensure that CFDD continues to be a strong, relevant organization for all to enjoy for years to come. None of the accomplishments we have attained this year would be possible without the hard work of each of you. It’s been an honor and a pleasure to serve as your Chairman.

Your heart and dedication continue to inspire me personally and professionally.

Sam Bell is the 2021-2022 CFDD National Chairman. Sam is a proud member of the CFDD Louisville Chapter and is credit manager for Louisville Ladder Group LLC in Louisville, KY.
In spirit of the Kentucky Derby, have you made it to the starting gate in preparation of attending Credit Congress in Louisville? Maybe you are a front runner already out of the gate having registered and taken advantage of NACM’s multitude of early bird offers. One of NACM’s generous offers is to bring along a co-worker with minimal additional registration cost. You heard me right—we are talking about a $126 registration fee (in honor of NACM’s 126th anniversary). June 5th, the start of Congress 2022, will be here in 30 days. We know how time flies and the greatest convening and celebration of credit professionals will be upon us like a thoroughbred rounding the bend.

For CFDD nation, this is going to be an extra special Congress and I encourage all of you to make your hotel reservations, book your flights, and reserve your spot today! As you read in our last CFDD Newsletter and again in this issue, NACM provided CFDD the awesome opportunity to insert a speaker or speakers into every educational time slot offered during Credit Congress. To no one’s surprise, and due to an overwhelming response, CFDD eagerly filled an entire track of sessions. Did you see the star-studded line up? We are talking about the fact that 8 of our 11 CFDD speakers hold the title of past CFDD National Chair.

Additionally, the variety and relevancy of the sessions offered is astounding and are sure to be hits with all attendees. If this is not enough to get you surfing the web for available flights, picture attending the largest family reunion you can imagine. Did you know, as a member of CFDD, you are automatically an appreciated family representative instead of being a credit professional in a sea of thousands. Having attended Congress as a non-CFDD member, I know first-hand the cultural difference and encourage you to see for yourself what it means to be embraced by such a close-knit group.

Each day that passes, it seems as though we are inching a little closer to the normalcy we were once accustomed to enjoying. I had not flown for over two years until recently, and I can share having to wear a mask while on flights has
its advantages. You know what I mean! We’ve all sat next to someone who sleeps (snor-es) with their mouth open!

Seriously, Credit Congress is going to be a huge celebration and is jam packed full of unmatched educational sessions and special events including the annual CFDD Awards Luncheon and Business meeting. In order to be in the running, your Chapter should have submitted award nominations for your Chapter’s programs and publicity prior to the March 15 deadline.

What a joy it is to be able to see in person, which Chapters prevail and win by a nose. While it may be a long shot, let’s strive to have 30% of the members of each Chapter attend Credit Congress as a way of demonstrating our gratefulness to NACM for the priceless advertising and branding offered through this year’s CFDD at Credit Congress educational track. This collaboration is a reminder of CFDD’s trusted partnership with NACM National, and of course with its Affiliates.

Chris Birdwell serves as the Vice Chairman – Education, Programs & Chairman Elect on the National CFDD Board of Directors. He is a proud CFDD Wichita Chapter member and serves as the Credit Strategies Manager for Pioneer Balloon Co. in Wichita, KS.
CFDD Members step into the winners’ circle to lead the following sessions:

31018. Make an Impact: Engage in a Mentoring Relationship!
Speaker: Valarie Hardesty, CCE, CICP, Elevate Textiles, Inc.

31027. Cyber-Attack: A Different Perspective When It Happens to YOU!
Speaker: Brett Hanft, CBA, American International Forest Products

31036. How to Build Efficiencies in Credit
Speaker: Alaina Worden, CCE, CECO, Inc.

31045. Positive Language in Communications: How to Evaluate the Words You Choose
Speakers: Heidi Lindgren-Boyce, CCE, Star Rentals, Inc., and Nancy Watson-Pistole, CCE, ICCE

31054. Developing Skills and Building the Right Strengths for a Smooth-Sailing Professional Voyage
Speaker: Chris Birdwell, Pioneer Balloon Co.

31063. Find the Keys to Unlock Your Leadership Superpower
Discussion Leaders: Mary Moore, CBA; Marlene Groh, CCE, ICCE; Wendy Mode, CCE, CICP; Ellen Wodiuk, CCE, ICCE; Val Hardesty, CCE, CICP; Brett Hanft, CBA; and Sheila Roames, CCE

31072. The Dynamic Duo: Credit & Sales—A Look at Best Practices in the Relationship
Speakers: Chris Birdwell, Pioneer Balloon Co., and Brett Hanft, CBA, American International Forest Products

31081/31091. Excel: Tips and Tricks
Speaker: Marlene Groh, CCE, ICCE, CE Southeast

* Important note: These fees apply to all delegates and spouses/guests staying at our official conference hotel, The Galt House Hotel, June 5-8, 2022. A Facilities Usage Fee of $250 applies to anyone not staying at this hotel during the conference. (This doesn’t apply to those who permanently reside in Louisville, KY.)

** First-time Attendee—Come with a Colleague: This special offer is for credit practitioners who have never attended Credit Congress before and who will attend with a member or non-member full delegate from the same company. Both delegates must have an individual room reservation at The Galt House Hotel during the conference. NACM will verify room reservations to ensure eligibility. This offer is not valid with the Team, Service Provider or Guest rates and cannot be combined with other offers, discounts or scholarships. Only one first-time attendee registration is permitted per each full delegate registration. Should the full delegate cancel, the first-time attendee will replace the full delegate registration at that rate. Should the first-time attendee cancel, the $126 registration fee is non-refundable.
Growing Together

When I stepped into the role of CFDD National Chairperson in June 2020, it was apparent that CFDD had to remain nimble and laser-focused on our members throughout the challenges of the year. Our values drove us forward, our volunteers worked diligently, along with NACM Staff, in imaginative ways to accomplish our goals. We kept our members safe, pivoted on normal processes, and delivered a rewarding membership experience in a virtual world. Together, we grew.

I’m confident in our strength as an organization as I look at the Leadership Team that will guide you through the next few years. While our environment promises continued evolution, we are moving through these changes with a focus on the future. Our priorities include new technology implementation, increased focus on in-person conferences, continued growth in our scholarship program, and more. Our strategy is adaptive, and our membership is resilient and evolving. We look forward to sharing more about our strategic initiatives in the coming year, and more importantly, we are excited to see everyone at Credit Congress and the CFDD National Conference in 2022!

Looking forward to our upcoming Credit Congress, I couldn’t be happier to say, “Welcome to ‘Loo-uh-vull!’” Since this was my hometown for more than 30 years, I love to share all the virtues of this fair city! Nowhere else will you find the mix of Southern Hospitality, fabulous Southern Cookin’, and Entertainment to match. The Credit Congress location at the historical Galt House Hotel downtown is a perfect one to allow opportunities to explore many diverse options.


If you are looking for something more “active,” check out the Big Four Bridge (where you can walk all the way to Indiana and back!), zipline underground at Louisville Mega Cavern, or take a walk in Old Louisville, the largest collection of Historical Victorian Architecture in the country.

When you are ready for re-fueling with food and drink, there are numerous options within a few blocks. Be sure to try a famous “Hot Brown,” at the Historic Brown Hotel, a steak at Jeff Ruby’s, Lima beans at Mayan Café (yes, you DID hear me right – lima beans!) and possibly, a bourbon drink or two.

You will certainly enjoy the educational opportunities and everything else that Louisville has to offer. Can’t wait to see you all there!

DeLinda Goodman, CCE, is CFDD’s 2020-2021 Immediate Past National Chairman. DeLinda is a proud member of the CFDD Louisville Chapter and is accounts receivable supervisor at Rotex Global, LLC, in Cincinnati, Ohio.
Taking Note of Vital Team Members

Let’s focus on just one possibility to let your most vital people understand just how vital they are to you – beyond paying them a properly-valued, market-competitive salary and bonus packages. The Idea? Handwritten notes.

It’s Right to Handwrite

We’ve had a slide in our standard innovation and employee engagement deck for years linked to Doug Conant, the former CEO of Campbell’s Soup. To create a culture that would celebrate how employees contributed to learning and success, Conant began handwriting notes to employees at Campbell’s. Articles about this practice report that he ultimately wrote upwards of 30,000 notes to employees. Employees kept and posted the notes that recognized them for specific ways they contributed to the company’s performance. And given that Campbell’s only had 20,000 employees at the time, repetition was another aspect of Conant’s employee engagement strategy.

I know from personal experience about the impact and attachment to handwritten notes. I’ve kept a smile file for years that’s largely filled with handwritten cards and notes from people that I’ve worked with.

The impact of this personal gesture of recognition is backed up in a 2021 survey. A 2,000-person survey by Bond, a handwritten note service, highlights the opportunity for using handwritten notes to stand out and create more meaningful connections with employees than simply a call, email, or in-person comment.

- **People don’t receive many handwritten notes.** A third of people in the US haven’t received a handwritten note in the past year. Forty-two percent receive fewer than three.
- **People in general crave handwritten communication.** Sixty percent of respondents wanted to receive more handwritten notes, and a comparable percentage replied that a handwritten note from a company would increase their favorable perceptions about the organization.
- **Millennials** (those born between 1980 and 1995) are especially keen to receive handwritten notes. Half say they keep notes versus 25 percent of those over 55.

Convenience and personal confidence in one’s own handwriting are barriers to sending handwritten notes. We also suspect that knowing what to write is another barrier. So, let’s address that with a suggested structure to come up with ideas.

A Content Calendar to Recognize Team Members

Thinking about varied thoughts on handwritten notes, we hit on an idea for a year-long (or maybe longer) way to recognize team members in a repetitive and meaningful way: use the holiday cycle to inspire possibilities for notes throughout the year.

Here’s the plan. During months that include holidays, use them, as the impetus for recognizing employees in a way that ties to the date. Don’t publicize the link, though. Simply use it as a way to stimulate your thinking about what to write.
Here are our thoughts:

**January: Martin Luther King Day**
Recognize team members who have stood up for change and fundamental improvements. You could also reach out to those who have changed you personally for the better by their examples.

**February: Presidents’ Day**
Send a note to those who have displayed strong leadership, launched new initiatives, or transformed struggling activities by applying innovative strategies.

**May: Memorial Day**
Celebrate anyone who has made a sacrifice in their expertise, time, and/or effort to improve things for the organization or its audiences.

**July: Independence Day**
Take the opportunity to recognize the independent spirits in the organization that bring new and fresh perspectives or find new ways to accomplish challenging objectives.

**September: Labor Day**
Thank those whose ingenuity and work make things easier on co-workers and customers. Encourage them to rest and relax for their own benefits, too.

**October: Halloween**
Recognize anyone whose creativity has helped to stake out new opportunities in the marketplace, make processes more efficient, or otherwise improved the way your organization does business.

**November: Thanksgiving**
Use this month to thank team members that you haven’t thanked and those you have previously for standout contributions they made during the year.

**December: Christmas**
Reach out and celebrate the ways in which team members have been gifts to the organization, their co-workers, and customers.

**A Final Thought**
You don’t have to write to every team member each of these months, The idea is simply to suggest a range of topics for handwritten notes to employees that you look ahead to and implement throughout the year.

Are you up for the possibilities?

**Links:**
Millennials can be surprisingly old fashioned with communication, study finds

Close Encounters: Leadership and Handwritten Notes:

This article appeared in the Thursday, January 6, 2022 issue of The Armada Inside the Executive Suite newsletter. The article is reprinted with the permission of Keith Prather.
Don’t wait until the last minute to apply for a CFDD National Scholarship!

CFDD welcomes scholarship applications from its members twice annually. Summer scholarship applications are due by June 30, your final opportunity to apply for a scholarship covering the full registration fee for the 2022 CFDD National Conference. Plan now to join us in Oklahoma City on September 8th and 9th.

The last CFDD National Conference was held in Portland, Oregon in 2019. Who could have imagined then that a global pandemic was about to emerge, causing the 2020 and 2021 National Conferences and 2020 Credit Congress to be cancelled, and the 2021 Credit Congress to be postponed until the fall?

Some of our CFDD family reunited during the CFDD Luncheon at Credit Congress in Kansas City, but many could not attend due to ongoing travel restrictions or health concerns. Now that the US is embracing a “new normal,” the 2022 CFDD National Conference is certain to be a huge CFDD family reunion!

While I look forward to seeing our CFDD members at Credit Congress in Louisville, the CFDD Oklahoma Chapter members and I are especially excited to welcome everyone to Oklahoma City for the National Conference. Oklahoma City is within a few hours drive of several Chapters and has direct flights available from several other Chapters’ cities. Because Oklahoma City is in America’s heartland, no coast-to-coast flights are necessary, saving on travel time and airfares.

By now you have seen and read about the CFDD at Credit Congress sessions offered in Louisville in Chris Birdwell’s article in this newsletter issue. These sessions are a preview of the quality and relevance of the education you can
anticipate at the CFDD National Conference. And because the National Conference is a bit smaller in size than Credit Congress, the pace is more relaxed and allows plenty of opportunities for networking and catching up with friends from other CFDD Chapters.

The Conference Hotel is the Sheraton Oklahoma City Downtown Hotel, a short walk or streetcar ride to Bricktown, an entertainment district with restaurants, piano lounges, chic wine bars, and shops. Walk along the canal or ride a water taxi, take in a baseball game at the Chickasaw Ballpark, or take a spin on the Bricktown Ferris Wheel (bricktownokc.com). Also within walking distance or a streetcar ride are the Myriad Botanical Gardens, Oklahoma City Memorial, Oklahoma City Museum of Art (home to one of the largest collections of Dale Chihuly glass in the world), Scissortail Park, and the Boathouse District. The First Americans Museum, National Cowboy & Western Heritage Museum, Science Museum Oklahoma, and the Plaza District are just a short Uber drive away.

“Wendy the Cruise Director” and her trusted assistant Mary are already planning a fun Saturday daytrip for those who would like to stay after the conference. The plan is to leave early Saturday morning for some shopping and lunch at Ree Drummond’s Pioneer Woman Mercantile, Restaurant and Bakery in Pawhuska, Oklahoma. You can email Wendy to be added to her email list – wmode@romco.com. And because we’ll be carpooling, if you will have a car in OKC and are willing to drive, please let Wendy know. We hope to have enough volunteers to accommodate rides for everyone who wants to go!

Don’t wait – Apply Now! for a CFDD National Scholarship to attend the National Conference. Applications can be downloaded from the cfdd.org website. Near the top of the page is a SCHOLARSHIPS drop-down menu where you will find “Apply for a Scholarship.” There are three different scholarship applications: choose the one that best represents your circumstances. If you need assistance with choosing or with completing an application, please contact CFDD–National, a member of your National CFDD Board of Directors or your CFDD Chapter President. Remember, in order to be eligible to apply for a scholarship, applicants must have been a member of CFDD for at least six months prior to submitting an application.

We’ll see you in OKC in September!

Trivia Bonus: Since the inception of the CFDD National Scholarship Fund, almost 8,000 scholarships totaling over $1.8 million have been awarded, thanks to the generous donations of our chapters, our members and their employers, and fundraisers.

Kelly Shock, CCE, CCRA, currently serves as CFDD’s 2021-2022 Vice Chairman–Member Services & Publicity. She is a proud member of the CFDD Oklahoma Chapter and is Credit Analyst for Continental Resources, Inc., in Oklahoma City, OK.

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Wednesday, September 7, 2022
2:00 - 4:00 pm  Chapter Leadership Meeting
4:30 - 5:30 pm  Board Meeting

Thursday, September 8, 2022
8:00 - 8:45 am  Continental Breakfast
8:45 - 9:00 am  Conference Welcome Chris Birdwell, Pioneer Balloon Co.
9:00 - 10:15 am  Taking your Game to the Next Level – How Can You Use Emotional Intelligence to Advance Your Career? led by: Cheryl J Ramirez and Jake Hillemeyer, Dolese
10:15 - 10:30 am  Break
10:30 am - 12:00 pm  How to Email like a Rock Star and Win your Case! presented by Karen Hart, Partner, Bell Nunnally & Martin LLP
12:00 - 1:00 pm  Networking Luncheon
1:15 - 2:45 pm  What’s in Your Post-Judgment Arsenal? presented by Karen Hart, Partner, Bell Nunnally & Martin LLP
2:45 - 3:00 pm  Break
3:00 - 4:30 pm  TBA
4:30 pm  End of Day Announcements
5:30 - 7:00 pm  Networking Social and Silent Auction

Friday, September 9, 2022
8:00 - 8:45 am  Continental Breakfast
8:45 - 10:30 am  Business Meeting
10:30 - 10:45 am  Break
10:45 am - 12:00 pm  The Time is NOW to Review and Update Your Credit Policy Presented by Brett Hanft, CBA, American International Forest Products LLC
12:00 - 1:00 pm  Networking Luncheon
1:15 - 2:45 pm  Behavioristics presented by John Calamaio, Continental Resources, Inc.
2:45 - 3:00 pm  Break
3:00 - 4:45 pm  Best Practices Roundtable moderated by Wendy Mode, CCE, CICP, ROMCO, Inc.
4:45 - 5:00 pm  Closing Comments Chris Birdwell, Pioneer Balloon Co.
6:00 pm  Networking Dinner & Dessert Auction
Recent Chapter Program Topics
Elevating the Credit Profession Through Knowledge

Leadership
Developing your employees into leaders can be one of your greatest accomplishments. Lead by example and enable your employees to empower themselves to grow and strive for new opportunities.
Speaker: DeLinda Goodman, CCE, Accounts Receivable Supervisor, Rotex Global, LLC

Credit as a Profit Center
The credit department is often not recognized and appreciated for the value it provides to an organization. Frequently, there is a mutual failure of credit and sales to understand each other and the respective goals and objectives. Join in the discussion about opportunities to increase corporate revenues, reduce expenses and increase the credit department’s value to your company. Learn methods to improve the productivity of your credit department for an increased appreciation of how credit management contributes to your company’s bottom line.
Speaker: Nancy Watson-Pistole, CCE, ICCE

Strategically Unveiling Potential Revenue Streams for Your Company’s Bottom Line
This presentation will examine a “Quick Pay Rebate” program that can serve as a cash flow accelerator for a company for years.
Speaker: Chris Birdwell, Credit Strategies Manager, Pioneer Balloon

The Evolving World of Cybercrime and Ransomware
This presentation will review a little history of cybersecurity, where it was, where it is and where it’s going. The focus will then turn to the impacts of cybercrime in the financial world and its many aspects. Other key points include:
• Identity Theft and the nightmare it is
• What you can do to protect yourself
• How to be a good cyber citizen in the workplace
Speaker: Alan White, Senior Director - Information Technology, Dolese Bros. Co.

Leading From a Distance
Front line leadership and employees are not feeling engaged therefore the challenge becomes how to create a positive company culture and good equity relationship among and between leaders and employees.
Key leadership concepts to be discussed include:
• Relationship Equity
• Connection and Communication & Collaboration
• Culture of Positivity
Building equity through trust with people and figuring out how to consistently add value to employees’ lives and workplace experience is a key component of leadership.
Speaker: Anna Raney, Director of Leadership & Culture, Polston Tax

2022 Economic Outlook
This presentation will explore the economic outlook for 2022, with thoughts on inflation and employment.
Speaker: Jeremy Hill, Center For Economic Development And Business Research, Wichita State University
Effective Leadership: It's not Just Positional; It's Personal

Leaders persuade and influence others through high-impact communication. Leaders are expected to possess conceptual, human, technical, and political skills. They need to be sensible and willing to learn while also being flexible and fair. Leaders need to be intense and at the same time somewhat humble. You don’t need a title to be a leader.

Position power is the extent to which leaders have rewards, punishments, and sanctions. Position power comes from the organization. Personal power is the extent to which you can gain the confidence and trust of those people that you’re attempting to influence. It’s the cohesiveness or commitment between leaders and followers.

Effective leaders are communicators who build and sustain both positional and personal power!

Participants will learn:
- the six criteria of personal credibility
- the top ten characteristics of effective leaders
- the three skills to long-term effectiveness
- how to select appropriate situational leadership styles
- how to take charge and grow winners

Speaker: Kit Welchlin, President, Welchlin Communication Strategies

What to Know About Your Customer: How the Information You Obtain Up Front Impacts Your Ability to Collect Later On

Having a good credit file on your customer is critical to your ability to collect in the event your customer does not pay or experiences financial distress. While certain information does not seem important to obtain when you begin a new relationship with a healthy customer, obtaining certain key information can pay huge dividends down the road. During this session, Jason will discuss key pieces of information to obtain from customers at the credit application stage, including your customer’s corporate structure and how that impacts collectability. The goal of this session is for you and your credit team to understand what information to obtain from your customer and why, in order to minimize risk and maximize recovery in the event your customer experiences financial distress.

Speaker: Jason Torf, Esq., Partner, Ice Miller LLP

Updated Construction Laws for NC

The North Carolina General Assembly finally closed (sort of) its long session for 2021-2022. During that session, Session Law 2022-1 passed and was enacted into law. It addresses three areas of construction law:

1. Design-Build and Design-Build Bridging Statutes
2. Prohibition of Waiver of Future Claims for Progress Payments on Construction Contracts, and
3. Clarifying how the award of attorney’s fees is to be handled in lien/bond claim matters pursuant to 44A-35.

We will take a high-altitude view of these somewhat convoluted technical corrections to existing statutes. Then, we will turn our attention to the practice of factoring and how Merchant Capital Advance businesses can cause headaches for credit managers.

Speaker: Nancy Hannah, Esq., Hannah Sheridan & Cochran, LLP

ACH Payments and Other Ways to Get Paid

- Cash Flow Insight
- Optimizing your Cash Flow with Online Financial Tools
- Universal Payment Identification Codes
- Biller Genie
- Remote Deposit

Speaker: David Levin

Round Table Meeting - Post COVID Issues in the COVID World

- Cash Flow
- Inflation
- Supply Chain Issues
- Lead Times

Speaker: Nancy Hannah, Esq., Hannah Sheridan & Cochran, LLP
Keep the CMI Accurate!

As we monitor today’s turbulent business environment, we need your participation to allow NACM’s CMI to continue to be an accurate, forward-looking, leading economic indicator. Commercial credit is the lifeblood of all economies as companies rely on credit to purchase everything from raw materials, inventory, and equipment to services—or just about everything that sustains the business economy. Virtually every business transaction that involves another business depends on credit.

The few minutes you invest to answer the CMI’s 12 questions, indicating if something is better, the same or worse than the month before, the more accurate the reading.

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

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Read more about the CMI here.