Letter from...

Barbara Condit, CCE
CFDD National Vice Chairman
Education, Programs and Chairman-Elect

Where else can you find credit professionals to network with other than Credit Congress? Chairman-Elect Chris Myers could not have put it more eloquently when he said that a good credit professional needs to:

• Keep your research, analytical, software and interpersonal skills current
• Be willing to learn new products
• Keep current and understand the changes in the market
• Embrace the market changes
• Be flexible
• Expand your role with department and organizations
• Take advantage of all educational opportunities

All of the above can be obtained by attending the 2013 CFDD National Conference in Albuquerque, September 19-20. Not only are the educational sessions great, but also the opportunity to network with CFDD members is fantastic! Registration is still open, so sign up now and join us for a great conference.

We will once again be asking each chapter to bring their scholarship donations to the 2013 CFDD National Conference. Start thinking now about your chapter’s ability to contribute to the Scholarship Fund and what these scholarships have meant to your members. Let’s see if we can beat last year’s chapter donations of $7,417.45.

Mark your calendars now to apply for a scholarship by March 15, 2014. If you need help filling out your scholarship application, please let me know as I would love to assist you in winning a scholarship to Credit Congress, the CFDD National Conference or any of the additional scholarship offerings.

This year at Credit Congress, CFDD awarded 61 scholarships totaling $23,648. From 1990 through 2013 CFDD has awarded 7,489 scholarships valued at $1,653,034. If it were not for the continued support from CFDD chapters, we would not be able to hand out the large number of scholarships we do each year. We are so grateful for your contributions.

Inside...
P. 2 Top 10 Reasons to Attend NACM-CFDD National Conference
P. 3 New National Programs
P. 3 In Memorium: Chris Hooker
P. 3 Program Picks
P. 4 Membership Campaign Results
P. 4 Awards & Achievements
P. 5 Chapter News
P. 7 Programs and Events
P. 7 Monthly Credit Survey
P. 7 CFDD Mission Statement/CFDD Vision Statement

Submit Your Topics for the Best Practices Roundtable

This year’s Best Practices Roundtable discussion at the CFDD National Conference is a can’t-miss event. Join this discussion with moderator Heidi Lindgren-Boyce, CCE, back by popular demand, as she provides the framework in which best practices and effective strategies are shared. To contribute questions and topics of discussion, please email Melanie Brohawn at melanieb@nacm.org. All entries must be received by August 30.

SILENT AUCTION
2013 CFDD National Conference

CFDD’s popular Silent Auction is on its way! You can help fellow credit professionals achieve their educational goals by donating and/or bidding on items for the Silent Auction. All proceeds raised will be used for the CFDD Scholarship Fund. Donations are welcome from individuals, chapters and corporations. Items should be new, with a starting value of $25. For more information about the 2013 Silent Auction, please click here.
Networking—Attend the CFDD National Conference and meet new people and make new friends. Where else can you go to be surrounded by credit professionals looking to be the best of the best?

The Land of Enchantment—The beauty and splendor of the mountains and desert.

Education—There are great speakers, timely topics, recertification points for credential holders and awesome handouts to use when you return to your company.

Silent Auction—Outbid your buddies on fabulous gifts! You can pack your “pick” in your suitcase! It’s like Christmas...Ho! Ho! Ho!

Dessert Auction—Need I say more...or s’mores? Yum!

Leadership Meeting—Chapter presidents and vice presidents are encouraged to attend. This leadership meeting will give you some helpful hints and support to face those challenges and opportunities within your chapters. Come hear it from those of us who know “exactly what you are going through.”

Scholarship Fund—I am a product of the scholarship fund. Thank goodness for CFDD and the members who have contributed weekly, monthly and yearly to this fund. Don’t leave money sitting on the table. It’s never too early to be thinking about applying for a National Scholarship. March 15, 2014 is just around the corner.

Business Meeting—Do you want to know what is going on in Dallas, Kansas City or Portland? The CFDD business meeting is a report card and state of the union concerning individual chapters.

Meet the CFDD National Board of Directors and Area Directors up close and personal. (We don’t bite!)

Finally, what is your reason to come to NACM-CFDD National Conference? You decide. If you are asking me, it is our National Chairman, Lynn Kenrick’s theme this year: Be the Best YOU Can Be, with CFDD

Submitted by Kim Lancaster, CCE, NACM-CFDD Area Director and area credit manager at Rexel Holdings, Inc.
New National Programs

Did You Know?

Over the last couple of years, the CFDD National board has been working on programs for professional development. To date there are six new modules available. All of these programs have current, updated information and can be presented by anyone needing a topic for an educational meeting within CFDD.

These programs offer great content to share with members and they qualify for CEUs. They are in PowerPoint format and include notes for the presenter plus handouts. There is no charge for these programs, but to qualify for CEUs, a chapter representative will need to submit a CEU Request Form.

These new topics are available: Mentoring, Cultivating Talent, Leadership, Business Etiquette, Effective Relationships and Interview and Hiring. Over the next several publications, each of the new programs will be showcased. This month the Interview and Hiring program module is highlighted.

1. Interviewing in today’s market
2. Hiring the right people
3. Behavioral-based interviewing
4. Legal issues in hiring

For more information, visit the National Programs area of the CFDD website.

In Memorium

Chris Hooker

Tyler (Chris) Hooker, CCE passed away suddenly on July 25, 2013. His passing was a tremendous loss and very sad time for NACM and CFDD.

Chris served most recently as general manager of NACM Colorado providing both leadership to the association staff and caring mentorship to the association members.

Chris was a long-time member of both NACM and CFDD. He served as board member of NACM Rocky Mountain, CFDD National and the Denver Chapter, culminating with his three-term as president of the Denver Chapter.

Teaching and mentoring were Chris’ true passions. He was a great favorite and a valued certified Instructor for both the CAP and ACAP programs and ushered countless NACM Colorado members through the process of earning their various NACM professional designations.

Chris was always willing to share his knowledge and experience with others. He will be truly missed.

PROGRAM PICKS

<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>TOPICS</th>
<th>SPEAKER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas City</td>
<td>Business Ethics and Credit</td>
<td>CFDD Member</td>
</tr>
<tr>
<td></td>
<td>CSI-NACM: Impact of Crime/Corruption on Economy</td>
<td>Economist</td>
</tr>
<tr>
<td></td>
<td>Credit as a Profit Center</td>
<td></td>
</tr>
</tbody>
</table>
Membership Campaign Results

I am pleased to announce the results of our 2012-2013 Membership Campaign. We gained 102 new members during this time!

I would like to acknowledge the important work done by each chapter in maintaining their memberships. We had six chapters that gained members during this campaign:

- CFDD Birmingham
- CFDD Dallas/Fort Worth
- CFDD Raleigh/Durham
- CFDD Tacoma
- CFDD Wichita

Congratulations on a job well done!

CFDD Wichita added 12 new members while CFDD Dallas/Fort Worth added 10 new members. Therefore CFDD Wichita will receive a CFDD folding chair.

We had a tie for the CFDD member who referred the most new members. CFDD folding chairs will also be given to:

<table>
<thead>
<tr>
<th>CFDD Member</th>
<th>Chapter</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lisa Tanner, CICP</td>
<td>CFDD Wichita</td>
<td>4 new members</td>
</tr>
<tr>
<td>Ellen Wodiuk, CCE</td>
<td>CFDD Phoenix</td>
<td>4 new members</td>
</tr>
</tbody>
</table>

Thank you for your dedication to CFDD and to your chapters.

If you have not already heard, we are going to continue this same campaign another year through June 30, 2014, so please keep up the good work and good luck. I challenge each chapter and member to see if you can beat Wichita or Lisa and Ellen’s record!

Submitted by Barbara Condit, CCE, Vice Chairman Education, Programs and Chair-Elect

<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>MEMBER</th>
<th>COMPANY</th>
<th>AWARD/ACHIEVEMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dallas/Ft. Worth</td>
<td>Amber Armstrong</td>
<td>Morrison Supply Company</td>
<td>CBA Designation</td>
</tr>
<tr>
<td></td>
<td>Katherine Aston</td>
<td>Tuscany Automotive</td>
<td>CBA Designation</td>
</tr>
<tr>
<td></td>
<td>Cayla Haines</td>
<td>Morrison Supply Company</td>
<td>CBA Designation</td>
</tr>
<tr>
<td></td>
<td>Pamela Jones</td>
<td>Morrison Supply Company</td>
<td>CCE Designation</td>
</tr>
<tr>
<td></td>
<td>Michelle Stuyvesant</td>
<td>Carroll Company</td>
<td>CBA Designation</td>
</tr>
<tr>
<td>Kansas City</td>
<td>Ron Brooks</td>
<td>O’Connor Company</td>
<td>CBF Designation</td>
</tr>
<tr>
<td></td>
<td>Sara Procholo</td>
<td>Bartlett Grain Company, LP</td>
<td>CBF Designation</td>
</tr>
<tr>
<td>Minneapolis/St. Paul</td>
<td>Kristine Kohman</td>
<td>Rimage Corporation</td>
<td>CBF Designation</td>
</tr>
<tr>
<td></td>
<td>Karyn Senne</td>
<td>Clifton Larson Allen LLP</td>
<td>CBF Designation</td>
</tr>
<tr>
<td>Omaha/Lincoln</td>
<td>Denise Kephart</td>
<td>Lozier Corporation</td>
<td>CBA Designation</td>
</tr>
<tr>
<td>Toledo</td>
<td>Nancy Fahle</td>
<td>ITW Automotive Finishing Group</td>
<td>CCE Designation</td>
</tr>
</tbody>
</table>

The Meet and Greet will be held at the Albuquerque Marriott from 7:00-9:00pm on Wednesday, September 18th.
CFDD Phoenix

The Phoenix Chapter is proud to announce its newest star on the Phoenix CFDD Honorary Walk of Fame.

Gwen Stroops, CCE took her place as the third honorary member during the chapter meeting on August 13, 2013. This was a total surprise and one she will cherish for a long time.

Gwen has been instrumental in the Phoenix Chapter's growth over the years and is now serving as an area director at the National level. Gwen is no stranger to the spotlight as she has been recognized by NACM-National and by the local Affiliate, Southwest Business Credit Services. In addition, she has taught many fellow members in the CAP and ACAP programs.

Becoming an honorary member is a well-deserved recognition for Gwen. She received her honorary pin from Mike King, Esq., one of the founding pillars. She received her certificate from Rich Adams, CCE, CAE, and CEO of Southwest Business Credit Services. As an added bonus, Cindy Aldridge, Gwen's general manager at Smith Pipe and Steel was the speaker for August and privy to the secret.

Please congratulate Gwen on this honor. Take the opportunity to speak to her at the CFDD National Conference in September.

Submitted by Ellen Wodiuk, CCE, Phoenix Chapter President and executive credit manager at Fort McDowell Yavapai Materials.

CFDD Portland

The CFDD Portland Chapter lost a very special member this year. Jeffrey O’Banion, CCE, ICCE passed away in May. Jeff was set to be the chapter president for the 2013-2014 term and his theme was "Invest In Yourself."

The chapter decided to continue with his theme and push for certification, self-improvement and education. Jeff was a huge supporter of scholarship programs at all levels. He supported these funds by serving, donating and encouraging people to apply for scholarships. His involvement in CFDD was huge and he will be dearly missed.

To honor Jeff, the Portland Chapter renamed the general scholarship fund the "Jeffrey L. O’Banion, CCE, ICCE General Scholarship Fund." This was thought to capture the dedication Jeff had for CFDD and reflect what he believed in. He will be greatly missed but also fondly remembered as the chapter moves forward and keeps his legacy alive.

CFDD'S NATIONAL EDUCATIONAL PROGRAMS

Now available, CFDD National’s Programs free of charge! Program topics include:

• Credit Policies and Procedures
• Ethics—It’s a Matter of Choice
• Financial Statement Analysis and Credit Scoring
• Mediation—An Alternative to Dispute Resolution
• Selling Marginal Accounts—Are the Rewards Worth the Risk?

These programs can be conveniently downloaded from the CFDD Members Only Area of the CFDD National website. Please check out these timely resources!

Reminder to All CFDD Chapters

As CFDD chapters elect new boards of directors, please keep CFDD National in the loop!

Please send a memo to National (cfdd@nacm.org) with contact information for all newly installed board members.

We appreciate your help in this matter.

MEMBERSHIP DISCOUNT CONTINUES

For the 2013-2014 year, the 50% off discount rate for members will continue to be offered. Membership chairmen and chapter presidents have been notified about this years’ campaign drive for new members. Please check with local chapters and spread the word to other credit professionals who may not know what a great deal a membership with NACM and CFDD can be for them. Education, networking and professional development are all part of the offering. There will be an award for the individual member and the chapter that recruits the most new members.
Two Oregon CFDD chapters, Salem/Albany and Portland, combined their talents, resources and finances to organize and co-sponsor a two-day Credit Professional Retreat, which was held in March of this year. “Collections for All Seasons” provided in-depth educational sessions on Basic, Intermediate, Advanced, Legal and International aspects of collections. The seasonal theme worked well for the speakers.

1. Basic Collections focused on the “springtime” cultivation of brand new customer relationships that blossom into great, discounted paying accounts.

2. Intermediate Collections provided insight into the “heat of the summer” with the challenges credit professionals face when “hot” accounts are not handled satisfactorily and additional action is required.

3. The Intermediate Collections materials also continued into “autumn” when falling leaves and cooler temperatures are symbolic of the changes in a relationship with a challenging customer who is not working amicably to satisfy an outstanding debt.

4. Legal remedies were called for when a definite “chill in the air” is felt and the “winter” season arrives prompting a need for legal advice to effectively handle a financially distressed debtor.

The theme made for an excellent transition between the educational sessions as it coordinated with the different aspects of collections. The program reached out to all skill levels of credit professionals. Seasoned credit professionals from the NACM-Oregon, Salem/Albany and Portland membership were proudly selected as speakers and 1.25 CEU/CCE recertification points were earned for attendance at the entire conference. Feedback from the participants, including Past National Chairman Sheila Roames, CCE, judged the program a great success.

Chairman Roames provided an eloquent presentation, touting the benefits of membership in CFDD and emphasizing the CFDD National membership drive. Two new members were added to the Salem/Albany Chapter as a direct result of the membership drive offering a reduction in the CFDD National dues fees and the Credit Retreat. The Portland Chapter also gained two new members from this winning combination.

The “Collections for All Seasons” program was recognized as a CFDD National Award Winning Special Workshop/Seminar at the CFDD Business Luncheon held during the 2013 Credit Congress. The recognition was a tremendous honor for the group, but even more meaningful for them was the knowledge that they used the resources and strengths from the two local CFDD chapters for the benefit of credit professionals in the state of Oregon by providing top-notch continuing educational opportunities.

The local boards from both chapters met in June and collectively agreed to offer another Credit Retreat program in 2014. They continue to work together with an organizing committee comprised of board members from both CFDD chapters and are forging ahead with a new Credit Retreat program, which will be held on February 21–22, 2014.

Submitted by Brett Hanft, CBA, Salem/Albany Chapter President, Portland Chapter Past-President and credit manager of American International Forest Products LLC.

---

THANKS FOR VOLUNTEERING

LeeAnn Garrington, CCE deserves our thanks for volunteering to be the liaison for our Direct Members. LeeAnn is a past national chairman and director of credit at the Morrison Supply Company in Fort Worth, Texas. She can be reached at 817-259-0947, lgarrington@morsco.com.

CFDD NEWSLETTERS

Did you know that you can access not only the National CFDD newsletters, but also other chapter newsletters from the National CFDD website? Need a fresh topic for an upcoming meeting or a new fundraiser idea? Is your chapter ready to launch their newsletter, but needs some direction? Check out what other chapters are doing by logging onto the CFDD Members Only Area and clicking on Chapter Newsletters from the menu on the right.
You are invited to participate in the monthly Credit Managers’ Index (CMI) survey of U.S. credit and collections professionals. Each time you take the survey, you receive 0.1 point toward your NACM Career Roadmap. Contribute to the CMI and have your experience count.

The results from the survey are processed and presented each month in NACM’s eNews, Business Credit magazine and at www.nacm.org. Since its inception, the CMI has been a startlingly accurate economic predictor, proving its worth most notably during the recession.

The survey asks participants to rate whether factors in their monthly business cycle—such as sales, new credit applications, accounts placed for collections, dollar amount beyond terms—are higher than, lower than, or same as the previous month. The results reflect the entire cycle of commercial business transactions, providing an accurate, predictive benchmarking tool.

All credit and collections professionals are invited to take the survey each month during the timeframes listed below. NACM membership is not required.

Read more about the CMI here.

### 2013 Survey Dates

<table>
<thead>
<tr>
<th>2013 CMI Timeline</th>
<th>Survey Opens</th>
<th>Survey Closes</th>
</tr>
</thead>
<tbody>
<tr>
<td>September</td>
<td>Mon, September 16</td>
<td>Fri, September 20</td>
</tr>
<tr>
<td>October</td>
<td>Mon, October 21</td>
<td>Fri, October 25</td>
</tr>
<tr>
<td>November</td>
<td>Mon, November 18</td>
<td>Fri, November 22</td>
</tr>
<tr>
<td>December</td>
<td>Mon, December 16</td>
<td>Fri, December 20</td>
</tr>
</tbody>
</table>
CFDD Logo Items

Searching for that perfect gift that combines practicality, value and pride? Look no further than CFDD’s extensive selection of logo items! From mouse pads to umbrellas, CFDD logo items can satisfy even the most discerning recipient. They also make great gifts for speakers and special guests. Don’t delay! Browse the CFDD logo item web pages, part of the online NACM Bookstore, and purchase merchandise that reflects your investment in the CFDD professional credit community!

CFDD logo items currently available:

- Portfolio ($18)
- Acrylic Desk Tray ($10)
- Cork Mouse Pad ($10)
- Robotic Book Light ($5)
- Can Holder ($2.50)
- Luggage Grip ($2.50)
- Business Card Album ($15)
- Super Mini Umbrella ($15)
- Mesh Bag ($10)
- USB Drive ($15)
- Flashlight ($15)
- Pen/Pencil Set ($15)