



# Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

December 2013

## Letter from...

**Lynn Kendrick, CBA**  
**CFDD National Chairman**



The holidays are right around the corner and I hope everyone had a nice Thanksgiving. I know we all are busy getting ready for Christmas and spending quality time with our family and friends. With the New Year fast approaching, it is the perfect time to sit back and think how you can “Be The Best You Can Be—With CFDD.” This is a great time to reenergize and set new goals and commitments for your personal and professional life.

As I have stated before, CFDD is such a unique professional organization, a community always willing to help fellow members. We have many mentors who give generously of their personal time to teach and inspire us to succeed in our careers. Our networking is priceless. We are always there to help a member find a new job when they have unexpectedly lost theirs. There are many lifelines available if a situation arises that might benefit from some professional advice. In the New Year decide how you can “Be The Best You Can Be—With CFDD” by becoming more involved and let CFDD prove its worth to

you. You can do this in your local chapter by volunteering on your local board or committee or serve as an officer. Are you interested in serving on the CFDD National Board? Your first step would be to fill out the Area Director Application, which can be found online at [www.cfdd.org](http://www.cfdd.org). The deadline for submitting applications is April 1, 2014.

Don't forget that in January you can start filling out a CFDD National Scholarship form. The application deadline is March 17, 2014. Make sure your chapter is planning to submit an application for each of the chapter awards: Regular Meeting, Seminar or Workshop and Publicity. A great way for you to recognize some of the outstanding members in your chapter is to nominate them for the Distinguished Member Achievement (DMA) Award, the Marilynn Daugherty Spirit Award or the Mentor Award. The deadline for all of these awards is March 17, 2014. You can find the applications on the CFDD website.

I hope to see each of you at the NACM Credit Congress held in June 2014 in Orlando, FL and at the CFDD National Conference in September 2014 in Minneapolis, MN.

I would like to wish all of you a Merry Christmas and Happy New Year and hope you enjoy your time with your family and friends during this holiday season.

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**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](mailto:cfdd@nacm.org)) with contact information for all newly installed board members. We appreciate your help in this matter.

# RECOGNIZING EXCELLENCE WITHIN THE RANKS

## Don't Forget to Submit Your Applications for These Awards!

### The Distinguished Member Achievement (DMA) Award

The Distinguished Member Achievement (DMA) Award was established in 1988 to recognize outstanding individual achievement in the NACM Credit and Financial Development Division. The candidate must be a CFDD member for a minimum of five years and have held at least two offices including chairman of two different committees. This award is acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

### Marilynn Daugherty Spirit Award

The Marilyn Daugherty Spirit Award is judged annually by the MDSA Selection Committee, but is only awarded when the committee feels an individual merits such an honor. Anyone can submit a candidate for this award. The candidate must be a CFDD member for a minimum of eight years and currently a member in good standing. The judges will focus on participation in and promotion of CFDD and the credit profession, candidate dedication, character and integrity. This award is acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

### National Mentor Achievement Award

This award was established to recognize outstanding achievements by a CFDD member in the field of mentoring. The CFDD National Mentor Achievement Award is judged by the Mentor Award Committee, but is only awarded when the committee feels an individual merits such an honor. Any CFDD member or chapter may submit a candidate for this award. The candidate must be a CFDD member for a minimum of five years and must have completed the CFDD Mentor Training Program. A letter of recommendation from an individual or chapter and testimony(ies) of mentee(s) must be attached to the application, along with a biography of the candidate, including:

1. Their participation in and promotion of the credit profession and CFDD through the mentoring process;
2. The achievements of those mentored; and
3. Their dedication, character and integrity.

This award is acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

### CFDD National Regular Program Award

In recognition of outstanding chapter programs, CFDD National presents one award in each membership size classification in the category of Regular Monthly Meeting. Applications must be completed and signed by an authorized representative of the chapter. Awards are acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

### CFDD National Special Program/Seminar Award

In recognition of outstanding chapter programs, CFDD National presents one award in each membership size classification in the category of Special Seminar/Workshop. Applications must be completed and signed by an authorized representative of the chapter. Awards are acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

### CFDD National Publicity Award

In recognition of outstanding chapter publicity, CFDD National presents one award in each membership size classification. Applications must be completed and signed by an authorized representative of the chapter. Awards are acknowledged during the CFDD luncheon at the NACM Credit Congress. *One entry per chapter.*

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The annual initiative to recognize and honor excellence among CFDD members is rapidly approaching. All awards will be given at CFDD's 2014 Awards and Installation Luncheon on June 10, 2014 during the 118th Credit Congress in Orlando, Florida.

Now is the time to complete applications for the members and chapters that best exemplify what makes CFDD a professional organization *par excellence*. All national award applications may be downloaded from the CFDD website as Microsoft Word documents. **Award applications must be submitted to CFDD via email by Monday, March 17, 2014.**

For more information, visit the [CFDD Honors & Awards](#) section of the CFDD website.

# Eight Positives from Managing People and Managing Change

By Colleen Kettenhofen

*The world hates change, yet it is the only thing that has brought progress.*

~ Charles Kettering

Implementing organizational change can be one of the most stressful times in a company. Employee insecurities arise, leading to the inevitable few dragging their heels to get on board with the new change. However, there are positives that come from managing people and managing change. Here are eight things you can look forward to!

- 1. New products and services.** Even if the change isn't directly related to products and services your company offers, change often has a ripple effect—creating new efficiencies and efficacies that lead to more opportunities for new products and services to be developed.
- 2. Employees stepping up to the plate.** Although some employees will cringe when the word change comes into play, there are also those who truly shine during this time period. They discover new skills and strengths even they didn't know they had. As a result, it boosts their self-confidence and makes them eager to repeat these successes.
- 3. Improved productivity.** With that new self-confidence and morale boost that comes from newfound skills and strengths, improved productivity usually follows.
- 4. New leader development.** With managing people and managing change, come new opportunities for employees to develop their leadership skills.
- 5. Advancement opportunities.** For those who really go above and beyond during difficult organizational change, this is an excellent platform for them to move up the organizational ladder.
- 6. Positive organizational culture change.** No matter what the organizational change is, with the managing of that change comes the opportunity to also make positive culture changes within the organization. Enhancing your organizational culture reaps so many rewards—from employee productivity, to increased competitiveness, to reduced employee turnover.
- 7. Employee cross-training opportunities.** Managing people and managing organizational change also gives you the opportunity to cross-train employees. Cross-training your employees is a big morale booster. It lets them know that you value their involvement in the company and are willing to make this investment in their future.
- 8. Less office politics.** The reality is, when you're managing people and effectively managing change, sometimes the bad apples are let go in the restructuring process. This is an excellent time to get rid of those office pot stirrers who are causing more trouble than they are worth.

So yes, there are positives when you're managing people and trying to effectively manage change. How do I know? The above list represents the eight potentials I hear about most frequently in my leadership seminars and keynotes. **Good luck to you!**

*Colleen Kettenhofen is an international workplace and employee management expert, award-winning corporate trainer and conference keynote speaker. A media veteran, she has appeared on numerous radio shows around the country and has written more than 40 popular articles on diverse workplace issues. In addition to presenting over 1,100 entertaining seminars here and abroad, she is a well-known author of ten published audio programs and two books including Secrets Your Boss Isn't Telling You. Colleen is available for keynotes, breakout sessions and seminars by calling 623-340-7690 or emailing to [colleen@colleenspeaks.com](mailto:colleen@colleenspeaks.com).*

# FASB Celebrates 40 Years 1973 to 2013

For 40 years, the Financial Accounting Standards Board (FASB) has worked tirelessly to better educate constituents about its role in the economy and reinforce its commitment to U.S. investors. Together with the Financial Accounting Foundation (FAF) and Governmental Accounting Standards Board (GASB), it now looks forward to the future as one unified family committed to unwavering support and work on behalf of U.S. investors and global capital markets—today, tomorrow and for years to come.

Since 1973, the FASB has been the designated organization in the private sector for establishing standards of financial accounting that governs the preparation of financial reports by nongovernmental organizations. These standards are officially recognized as authoritative by the Securities and Exchange Commission (SEC) and the American Institute of Certified Public Accountants.

- [www.fasb.org](http://www.fasb.org)

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## New National Programs

### Effective Relationships

This program covers effective listening in addition to providing tools and techniques for improving the way we react to our peers. Each of us can make small changes to improve our relationships at work, within an organization and at home.

Respect is the key. Respect yourself and the other party at the same time.

Listen, pay attention to the other person and address your needs and theirs. Be clear in your objectives and expectations for both.

Reach across generations to gain diverse opinions and find the common ground. Set boundaries at work, avoid playing favorites, practice confidentiality and follow the guidelines that ensure your personal goals are maintained.

Be generous with praise for others in the workplace and within the organization and be very careful with reprimands, be discrete, watch your wording, and avoid blame. Offer positive actions and create an

action plan, allow for open discussion, listen to their side and end on a positive note. Always follow up in writing with them.

*This information is an excerpt from the PowerPoint presentation on Cultivating Talent, one of the six modules in the new professional development series. Other topics include: Developing Successful Mentoring, Leadership, Business Etiquette, Effective Relationships and Interview and Hiring. All modules are free of charge and can be used by a chapter for a monthly meeting presentation along with several other programs from the CFDD National website.*

For more information, visit the [National Programs](#) area of the [CFDD website](#).

Submitted by Charlene Gothard, CBA, CFDD National Vice Chairman Member Services and Publicity

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## Notification of a Dues Increase

In 2011, The CFDD National Board unanimously voted for a National dues increase. Rather than imposing a larger increase in dues at one time, it was decided, after some discussion, that dues should be raised in smaller increments over the subsequent four years. In accordance with that decision, CFDD National dues will increase \$2.50 per member in 2014. The chapters will be billed \$72.50 per member reported and direct member dues will be \$82.50.

Each chapter has the ability to pass along this increase to their membership, or they may decide to cover the cost. This is strictly a CFDD chapter board decision. If you have any questions regarding the dues increase, please feel free to contact any member of the CFDD National Board.

### MEMBERSHIP CAMPAIGN CONTINUES

The 50% discount on membership dues will again be offered for new members reported through June 30, 2014. Membership chairmen and chapter presidents have been notified about this year's membership campaign. Spread the word to other credit professionals who may not know what benefits they and their companies will receive from membership in NACM and CFDD. 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.



**CFDD is a leader in providing scholarship opportunities for our members.**

**On the Chapter Level for 2012-2013:**

- 12 scholarships awarded
- Scholarships totalled \$5,497

**On the National Level for 2012-2013:**

- 61 scholarships awarded
- Scholarships totalled \$23,648

**Combined Chapter and National Totals Since 1990:**

- More than 7,489 scholarships awarded
- Scholarships now total over \$1.6 million

**SCHOLARSHIP DEADLINE IS APPROACHING!**

CFDD remains committed to aiding credit professionals in their career development. Take advantage of the scholarships available to you. Let CFDD help you make 2014 a banner year for lifelong learning and leadership development.

New scholarship application now available for CFDD members of three years or less.

Scholarships are offered in the following categories:

- CFDD National Conference Fees
- NACM Credit Congress Registration
- Designation Application Fees
- School Registration Fees
- Self-Study Courses
- NACM Credit Learning Center Designation Exam Review Package

Scholarship applications are available on the CFDD website at <http://www.nacm.org/cfdd-scholarships-awards.html>.

- Application must be typed or computer-generated
- Scholarships are valid for 12 months following the award date
- Applications must be signed by the member
- Deadline is Monday, March 17, 2014

Contact the national office, your National CFDD Board Members or your chapter president for additional information or assistance.

We are here to serve you!

**INVEST IN YOURSELF!**

# New Scholarship Application Added

Thank you for a fabulous 2013 and as we move into 2014, I want to take just a few minutes to thank our membership for their continued support of our Scholarship Fund, which allows us to award as many scholarships as we do. Never did I dream we would be able to raise an impressive \$16,299.59 at this year's CFDD National Conference in Albuquerque.

The Monday, March 17, 2014 scholarship deadline is fast approaching. Before you know it, you will be asking "Where did the time go?" and will have forgotten to fill out your form, so plan now as there is no time like the present to go online and begin the application process.

This year in addition to our CFDD National Scholarship form, we have a new form for those who have been members less than three years, giving them an opportunity to obtain scholarships to continue on the road to success. Some newer members had indicated difficulty in filling out our current application to qualify for a scholarship. Therefore, we developed a new application just for them.

Scholarships can be used for:

- CFDD National Conference Fees
- NACM Credit Congress Registration
- Designation Application Fees
- School Registration Fees
- Self-Study Courses
- NACM Credit Learning Center Designation Exam Review Package

If you are unsure how to fill out your scholarship application, check with your local chapter as they have mentors available to assist you. If you are unable to find a mentor, please contact me and I will assist you or match you with a mentor who will be more than happy to help.

To view the CFDD scholarship application forms visit: [www.nacm.org/cfdd-scholarships-awards.html](http://www.nacm.org/cfdd-scholarships-awards.html).

When filling out your CFDD Scholarship Application, don't forget the many scholarship opportunities offered through NACM:

- CMSS Scholarship (Credit Management Studies Scholarship or Empowerment Scholarship)
- EES Scholarship (Executive Endowment Scholarship)
- PAS Scholarship (Professional Advancement Scholarship) or GSCFM Scholarship (Graduate School of Credit and Financial Management)
- SNS Scholarship (Strength in Numbers Scholarship)

To view the NACM scholarship application forms visit: [www.nacm.org/scholarship-foundation/scholarship-details.html](http://www.nacm.org/scholarship-foundation/scholarship-details.html).

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

## 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.

# AWARDS & ACHIEVEMENTS

CHAPTER	MEMBER	COMPANY	AWARD/ACHIEVEMENTS
Dallas/Ft. Worth	Nina DeBrocq	Morrison Supply Company	CBF Designation
	Trina Underwood	Morrison Supply Company	CBF Designation
Kansas City	Lisa Lucas	General Tool, Inc. dba Diamond Vantage, Inc.	CBA Designation
Minneapolis/St. Paul	Denise Boock, ICCE	Vision-Ease Lens	CBA Designation
Omaha/Lincoln	Scott Becker	Lozier Corporation	CBA Designation
Portland	Charlene Gothard	Purina Animal Nutrition LLC	CBA Designation

# CFDD National Fundraiser



## 2014 NACM Credit Congress Registration

Rosen Shingle Creek, Orlando

June 8-11, 2014

\$10/each

Tickets have been distributed to all chapters to sell locally to members of CFDD and NACM.

Please contact your Chapter President to purchase a ticket today!

Tickets on sale until February 6, 2014.

Drawing to be held at NACM-National Headquarters.

Winner will be notified immediately following the drawing and will be announced in the April issue of the CFDD-National Newsletter.

All proceeds will support the CFDD National Scholarship Fund.

Open to all members of CFDD and NACM.

Opportunity for chapters to award a local scholarship!

# Chapter News

## CFDD Minneapolis/St. Paul

### **Ways and Means—“If there’s a WAY there is always the MEANS!”**

Do you want to increase your Ways and Means revenue by \$1,000 or more? If so, continue reading. I had the wonderful opportunity to serve as the Ways and Means Chairperson for two years. The first year, I increased our revenue by 150% and the second year, easily made our proposed budget that was based on the first successful year.

- Have a budget goal/target to reach
- Enthusiastically involve all of your members
- Think outside of the box

### **Host a Lunch at Your Place of Business.**

This works best if you are a large company and have used various caterers for different company functions. Two of us went to a few local eateries, places where our company often orders food. We told them about CFDD’s fundraising: “We offer scholarships to our members to help them reach their educational goals in the credit profession.” We asked if they would donate salads, pizza and cookies for 60 people to our great cause and we advertised a lunch for only a \$6 donation to our employees via email and signage in the office. Many gave more than the suggested amount. We made over \$400! **Ka-Ching, Ka-Ching!**

### **One-Time Raffle for Hotel and Dinner “Valentine Package.”**

One member donated a night’s stay at a local hotel using a portion of their accumulated points. A few of us kicked in \$5–\$10 to give \$50 toward dinner and another member kicked in a bottle of wine. The morning of our monthly meeting, I sent an email to our members giving them a chance to place their \$10 increment bid to me via email. We expressed urgency that “all bids must be received via email by 4:00pm SHARP!” The winner was announced at the meeting that evening and he or she was able to pick the date that worked best for them. By day’s end we had over \$300—a quick and fast **Ka-Ching!**

### **Dessert Auction.**

This idea was borrowed from the CFDD National Conference. We asked six members to donate a homemade dessert or an extra special store-bought dessert. The members from each table pooled their money and placed it in an envelope. At the end of the meeting, the table with the most money had first pick of the desserts, and then the next highest chose their dessert and so forth until the last dessert was gone. If you have an extra dessert, auction it off at the end for someone to take home or to work. Be aware of your facilities/restaurant/meeting room policy. We were not allowed to eat the dessert there, so we brought “to go” containers for all. This was “SWEET” **KA-CHING, KA-CHING!** Our profit was over \$400!

### **Host an Online Auction. It’s Easier than It Sounds!**

I am not very techie so if I can do this, anyone can! I asked around for a user-friendly auction website and [www.32auctions.com](http://www.32auctions.com) was highly recommended. The pricing is free for 20 items or less and \$80 for 100-200 items. We opted for the 20 items for free option and made well over \$700! I asked for donations from members and their respec-

tive employers. The items included restaurant gift cards, sporting event tickets, concert tickets, a hotel night and a department store gift card. Many of our talented members donated handmade jewelry, knitted or crocheted items, even a chef-inspired dinner for six! We had the auction open for 30 days—I’d recommend two weeks. You want to keep it fresh and the bidding constant. It was a lot of fun for our members and the biggest **Ka-Ching** we’ve had to date!

*Submitted by: Kay Watson, Minneapolis/St. Paul Chapter*

## CFDD San Diego

In November, the San Diego Chapter hosted a gathering/fundraiser “Top Management Night” that raised \$1,397 for the scholarship fund. Entertainment was provided by Richard Lederer, a well-known local linguist, author and columnist. The chapter also held their Yankee Candle fundraising effort that netted another \$300 for the scholarship fund.

The chapter is proud to welcome Jesse Bolton of ProBuild Holdings, LLC as their newest member.

## CFDD NATIONAL’S EDUCATIONAL PROGRAMS

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

- Antitrust and You
- Ethics—It’s a Matter of Choice
- Business Etiquette
- 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!

## SAVE THE DATE

Mark your calendar now and plan to join us on Tuesday, June 10 for the Annual CFDD Luncheon at the 2014 Credit Congress. You can register for the luncheon when you fill out your Credit Congress [registration form](#).

For more information, please contact CFDD National at [cfdd@nacm.org](mailto:cfdd@nacm.org).



NACM'S 118<sup>TH</sup>  
**CREDIT  
CONGRESS  
& EXPO**

**JUNE 8-11, 2014**

**ROSEN SHINGLE CREEK**

*Orlando, FL*

Join us in sunny Orlando,  
*The City Beautiful,*  
for NACM's 118th Credit  
Congress & Exposition.

It's the largest gathering of business credit professionals in the country—where the focus is on education, networking and growing the unity and influence of the credit community. You'll be inspired by the best credit experts in the country. Come celebrate all this and more with us this coming June!

**Hotel info:**

[Rosen Shingle Creek](#) is offering a room discount of \$169/night. You may call the hotel directly at 866-996-6338 or register [online](#). Please reference NACM Annual Credit Congress. Members can also access [Rosen Shingle Creek](#) registrations from the [NACM website](#).

**CFDD Luncheon – June 10**



**Like Credit Congress on Facebook**  
to stay up-to-date on breaking conference  
news, discounts and special contests!

# CHECK OUT NACM'S LINEUP OF PROGRAMS AND EVENTS

- Jan 13 **NACM Webinar:** UCCs: The Financial and Psychological Advantages of Being a Secured Creditor
- Jan 15 **NACM Teleconference:** In a Slowly Improving Economy, is Customer Divorce the Answer with the High-Maintenance Account?
- Jan 22 **NACM Webinar:** LinkedIn? What's in It for Me and My Company?
- Jan 29 **NACM Teleconference:** The Credit Department Update and Cleanup: Recent Regulatory and Legislative Changes
- Feb 3 **NACM Webinar:** Key Ratio Analysis: Calculating the Numbers Correctly!
- Feb 10 **NACM Teleconference:** Battle of the Forms
- Feb 10-11 **FCIB Webinar:** Assessing Key Financial Information: The Balance Sheet and Beyond
- Feb 19 **NACM Webinar:** Avoiding a Bankruptcy Train Wreck: Identifying and Responding to Troubled Customers Heading toward Bankruptcy
- Feb 20 **FCIB Webinar:** Accessing Business Information in the CIS Region
- Mar 10-11 **FCIB Webinar:** International Business Ethics
- Mar 12 **NACM Webinar:** To Surcharge or Not to Surcharge, That is the Question: The Credit Professional's Guide to Rolling Out a Surcharge Program under the Recent Rule Changes
- Mar 18 **FCIB Webinar:** Best Collection Practices in the Middle East
- Mar 19 **NACM Webinar:** Innovation in Credit and Finance

## Monthly Credit Survey

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](http://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](#).

### 2014 Survey Dates

CMI Timeline	Survey Opens	Survey Closes
January	Mon, January 20	Fri, January 24
February	Mon, February 17	Fri, February 21
March	Mon, March 17	Fri, March 21

## CFDD MISSION STATEMENT

The mission of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings.

## CFDD VISION STATEMENT

To be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.

# 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:

- Acrylic Desk Tray (\$10)
- Aluminum Card Case (\$8)
- Business Card Album (\$15)
- Can Holder (\$2)
- Cork Mouse Pad (\$10)
- Flashlight (\$15)
- Luggage Grip (\$2)
- Mesh Bag (\$10)
- Metal Pen and Pencil Set (\$15)
- Robotic Book Light (\$5)
- Super Mini Umbrella (\$15)
- USB Drive (\$15)

