Another Leadership Year Draws to a Close as a New Leadership Year Begins

CFDD members gathered together via Zoom to witness the installation of the 2021-2022 CFDD National Board of Directors. Led by Nominating Committee and Past National Chair Brett Hanft, CBA, members were encouraged to leave their cameras on to allow the spirit of delight to linger as members greeted each other after the hiatus caused by COVID shutdowns.

Brett reflected on the past leadership year, when he said, “In March 2020, I think we all anticipated that we’d be working from home for a couple of weeks. As events during our historic pandemic unfolded, weeks turned into months. We recently marked our nation’s one-year anniversary of our struggle to defeat COVID-19. And, here we are 15 months later on the cusp of returning to a life we recognize!”

“Your National Board considered and addressed some key issues since the onset of COVID,” Brett said. He continued by sharing that “we supported DeLinda Goodman, CCE, as she bravely and selflessly decided to assume the position of National Chairman, without any formal installation last summer. DeLinda encouraged us, as a Board, to keep marching forward with our plans and vision, knowing we would be unable to meet in Las Vegas. We remained hopeful that we’d be together in Oklahoma City in the fall of 2020, but that became unrealistic as COVID raged on in our country.”

In January 2021, CFDD hosted its first virtual awards ceremony, following DeLinda’s advice to carry on and to not allow COVID to stop our desire to honor our high achievers. As the months dragged on, the CFDD National Board of Directors learned that Credit Congress would be held in Kansas City in October rather than May. “Given the challenges of slowly opening our country, the CFDD National Board decided that it was our duty to support Credit Congress and agreed to postpone our national conference until September 2022,” Brett said.

“It’s hard to believe that an entire leadership year has come and gone,” Brett said. “An unexpected ‘silver lining’ to this experience is that we have been able to invite our entire CFDD membership to celebrate our leadership change as we install our 2021-2022 National Board of Directors.”

Brett Hanft, CBA, serves as the Director elected to represent CFDD on the NACM National Board of Directors. Brett served as CFDD National Chairman from June 2019 to June 2020 and as Immediate Past Chairman and Nominating Committee from June 2020 to June 2021. Brett is a proud member of the CFDD Portland Chapter and is credit manager at American International Forest Products in Beaverton, Oregon.
2021-2022 BOARD OF DIRECTORS

Sam Bell
Credit Manager
Louisville Ladder Group LLC
Louisville, KY
CFDD NATIONAL CHAIRMAN

Chris Birdwell
Credit Strategies Manager
Pioneer Balloon Co., Wichita, KS
VICE CHAIRMAN - EDUCATION,
PROGRAMS & CHAIRMAN ELECT

Kelly Shock, CCE, CCRA
Credit Analyst Continental Resources, Inc.
Oklahoma City, OK
VICE CHAIRMAN - MEMBER SERVICES & PUBLICITY

DeLinda Goodman, CCE
Accounts Receivable Supervisor
Rotex Global, LLC
Cincinnati, OH
IMMEDIATE PAST CHAIR

Brett Hanft, CBA
Credit Manager
American International Forest Products
Beaverton, OR
DIRECTOR SERVING ON THE NACM NATIONAL BOARD

Robin Schauseil
President
NACM
Columbia, MD
NACM PRESIDENT

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

Nicole Boesch
Credit Manager
ML Holdings Crane Group, Albuquerque, NM
DIRECTOR REPRESENTING THE ALBUQUERQUE CHAPTER

Debora Diamond-Burt, CCE, CICP
Credit Manager
Schnitzer Steel Industries, Inc., Portland, OR
DIRECTOR REPRESENTING THE PORTLAND CHAPTER

Natalie Hawn
Credit Manager
WSM Industries, Wichita, KS
DIRECTOR REPRESENTING THE WICHITA CHAPTER

Bob Karau
Merchant & Gould PC
Minneapolis, MN
DIRECTOR REPRESENTING THE MINNEAPOLIS/ST. PAUL CHAPTER

Heidi Lindgren-Boyce, CCE
Senior Credit Manager
Star Rentals, Inc., Kent, WA
DIRECTOR REPRESENTING THE SEATTLE AND TACOMA CHAPTERS

Donna Michell, CBF
Corporate Credit Manager
Electrical Equipment Company, Raleigh, NC
DIRECTOR REPRESENTING THE RALEIGH DURHAM CHAPTER

Wendy Mode, CCE, CICP
Corporate Credit Manager
ROMCO, Inc., Carrollton, TX
DIRECTOR REPRESENTING THE DALLAS/FT. WORTH CHAPTER

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

Stephanie Moore, CCE, CICP
Credit & Finance Manager
Atlas Copco Compressors LLC
Rock Hill, SC
DIRECTOR REPRESENTING THE CHARLOTTE CHAPTER

Yvonne Prinslow, CCE
Assistant Credit Manager
Hampton Lumber Sales, Portland, OR
DIRECTOR REPRESENTING CFDD DIRECT MEMBERS

Nancy J. Watson-Pistole, CCE, ICCE
Accounts Receivable Analyst
Hostess Brands, LLC, Shawnee, KS
DIRECTOR REPRESENTING THE KANSAS CITY CHAPTER
Love What You Do

You may remember that throughout this past year, I ended most of my newsletter articles with my favorite quote by Pelé. As you probably know, Pelé is a former Brazilian professional footballer who played as a forward. He described his career as a hard-working career, pointing out that he wasn’t born the best, but that he worked his way into becoming the best.

Pelé said: Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and, most of all, love of what you are doing.

It’s no wonder that Pelé, arguably the best footballer of all time and the one that gave “Futebol bonito” to Brazil and to the rest of the world, is regarded as one of the greatest players of all time. Pelé’s quote speaks volumes to me, and I think it embodies everything that CFDD stands for, rolled into one thought.

Throughout this past year, we have all had to not only work hard, but to work differently than before. And, I must admit that my year as your CFDD National Chairperson didn’t exactly pan out like I had anticipated it would.

Many good things have come about as a result of our “forced” changes. We’ve all had to improve our technology skills by mastering TEAMS and ZOOM, learning how to adjust microphones and share screens. With very little choice, we’ve learned to work independently outside of a normal office environment, and we’ve had to exercise our leadership skills by moving our companies forward. And, we applied our leadership skills and newly developed technology skills to implement new and inventive ways to host our Chapter meetings.

The CFDD National Board of Directors made the difficult decision to postpone the CFDD National Conference until 2022, choosing to support our annual Credit Congress this fall in Kansas City. After such a long stretch of being unable to meet, the last thing we wanted to do was to ask you to choose between attending Credit Congress or our National Conference. We knew that the right thing to do was to support our Credit Congress this fall.

In fact, we can’t wait to see each other in Kansas City! We’ve got an entire afternoon planned in Kansas City exclusively for CFDD members.

Following our luncheon on Tuesday, That Gratitude Guy, David George Brooke, will share his thoughts on “Navigating the New Normal Through Gratitude.” I am so excited that David will be joining us in Kansas City, and it really is true that our willingness to feel grateful helps us to feel more positive emotions, relish good experiences, improve our health, deal with adversity and build strong relationships.

We’ll finish off Tuesday afternoon by doing what we do best: sharing our expertise during our Best Practices forum.

As I come to the end of my time as your CFDD National Chairperson, there are a few people I’d like to thank, on behalf of the entire board, before stepping into the role of your Immediate–Past National Chairman.
I want to thank Brett Hanft, CBA, our Immediate-Past National Chairperson and CFDD representative to the NACM National Board, for his continued support throughout this year, including his work with the Nominating Committee. Brett’s ability to always look for the best solution on behalf of all of CFDD and NACM is so important, and his determination and commitment never goes unnoticed.

I also want to thank Sam Bell for his service as our Vice Chairman-Education, Programs and Chairman-Elect. While I know that there were many challenges to overcome to make progress on improving our National Program offerings, Sam’s support and ideas have been truly appreciated.

Thank you to my friend, Chris Birdwell, who continues to amaze me throughout his term of service with the content of our CFDD newsletter and for his inspiring ideas about membership and publicity.

We are so fortunate to have the unwavering support of our past national chairs, many of whom have been called upon to assist their local Chapters throughout this past year and who have stepped up eagerly and willingly to offer guidance and help in whatever way is necessary.

I want to thank each of our Area Directors: Brett Bartling, CCE, CICP; Nicole Boesch; DeBora Diamond-Burt, CCE, CICP; Natalie Hawn; Heidi Lindgren-Boyce, CCE; Yvonne Prinslow, CCE; and Kelly Shock, CCE, CCRA, for their dedication and commitment to CFDD. Each of our Area Directors have written articles for our newsletter throughout the past year, reached out numerous times to their assigned Chapters and given up hours of time to volunteer in service to CFDD. All of their efforts are appreciated!

Many of our Chapters have been able to re-invent themselves during this time of virtual meetings, and this new way of doing things has allowed other members to share in and learn from some excellent speakers that they may not otherwise have had the opportunity to hear.

Our Direct Members have also had the chance to participate in ways they had been unable to in the past. For these things, we are extremely grateful, and we believe this may lead to even greater things for CFDD in the future! This just may have cracked opened the door to a new way of envisioning CFDD, and we look forward to embracing those changes.

I personally want to thank each of you for allowing me to serve as your National Chairperson this year. Moving forward, I know that CFDD is in good hands, as we move to adapt a new model for the CFDD National Board that consists of a representative from each local CFDD Chapter. We hope that this change will allow us to stay more closely connected with what is going on in each of our Chapters, and we will be able to learn from each other and grow all our Chapters as a result.

It has been a great honor to serve and has only reminded me more that “success is no accident. It is hard work, perseverance, learning, studying, sacrifice and, most of all, love of what you are doing.”

DeLinda Goodman, CCE, completed her term as 2020–2021 CFDD National Chairman in June, stepping into the role of 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.
Enjoy an Afternoon with Your CFDD Network

11:45am – 1:45pm
CFDD Luncheon (Advance Purchased Ticket Required)

2:00-3:15pm
Navigating the New Normal Through Gratitude
(CFDD Members only)

Speaker: David George Brooke, That Gratitude Guy

This presentation creates an “attitude of gratitude” by showing people how to focus on all that they have in their personal and professional lives. It is very beneficial to understand the immense power of a gratitude mindset during challenging times. This program demonstrates how gratitude has transformed countless lives in a world of way too many unhealthy coping mechanisms. By embracing the incredible power of gratitude and by using simple exercises to break old habits and beliefs, attendees will re-form and re-focus to gain a much higher trajectory for their lives. By using gratitude principles, people are able to successfully fend off the negative forces that work against us all and create a very positive set of coping skills. “Gratitude Turns What You Have into Enough.”

Key Takeaways:
• The power of the "You Are" exercise
• The 60-second gratitude challenge
• How writing in a daily gratitude journal can change your life
• Increased happiness, a better attitude, and higher self-esteem

3:45-5:00pm
Best Practices Roundtable (CFDD Members only)

Bring your challenges forward for discussion so that your CFDD Network can offer its best practices, solutions and experience results in a true sharing of expertise. CFDD members are encouraged to participate by posing questions, adding insights, sharing experiences and proposing solutions. Your session moderator will help keep the conversation flowing and productive to maximize on the time available.
The past year has been a crazy one for all of us.

Although I’ve read articles talking about how 2020 was “a lost year,” I like to think that 2020 was a steppingstone for all of us as we made not only ourselves better, but as we also found ways to strengthen CFDD.

Most of our Chapters were able to host meetings virtually. Although none of us would have imagined looking forward to a virtual meeting a year ago, they have managed to keep us connected during this fractured environment. With a little luck and a lot of planning, we’ll be able to incorporate virtual into future meetings, long after the pandemic has passed.

Our 2021-2022 leadership year promises to show us how to recover and grow as not only individuals, but within our local chapters as well as at the national level of our organization.

In April 2015, I became a member of the Louisville Chapter. At the end of the first meeting I attended, I was asked if I would consider running for Chapter Vice President or President. During that meeting, I had engaged in the discussion bringing in different perspectives. My point in telling the story is to illustrate that the amount of energy you exert is directly related to what you’ll absorb.

I am so excited that we will have representation from every Chapter on our Board. We will count on our directors to tell us how we can better support both our Chapters and our membership. How can CFDD make you more successful personally and professionally? What can we do to help your local chapter? As a CFDD member do you feel the National board is effective for you and/or your chapter? We want to hear your honest opinions. By hearing from you is how we become the most effective for you as a member.

I have learned from serving on a variety of volunteer boards that all volunteers are in service to the organization’s membership. Volunteer leaders are the direct links and conduits to the membership.

As much as the CFDD National Board would like to promise being able implement a solution to every problem or idea brought forward, we are also not crazy. My hope is to work on as many as we can and implement a plan for the remaining to become part of a continued agenda to be completed by future boards.

CFDD has always had great leadership, and we continue to exist in service because of the past leadership along with support from NACM’s staff. I want to extend a heartfelt thanks to DeLinda for working so hard over the past year to make sure that we were able to stay connected.

Your National Board met monthly by Zoom, and we hosted our awards ceremony virtually in January. While DeLinda didn’t have the year as Chair she had hoped...
for, she did an excellent job rolling with the punches and figuring it out. DeLinda, thank you for your leadership during a difficult year that brought us many obstacles.

Currently, a majority of our Chapters are meeting virtually. The benefit to virtual meetings is that presenters are also participating virtually, allowing most Chapters to host speakers not located within their geographic reach.

As we are hopefully on the backside of the pandemic, it’s my hope our Chapters will continue to provide some type of virtual component to their meetings. Being able to offer a virtual component may increase membership and meeting attendance.

That brings us full circle to our goal: increase CFDD membership and increase meeting attendance.

I would like to offer a challenge to all of you: Over the next year, invite at least one nonmember to a Chapter meeting. After the meeting, follow up is key. Ask them what they thought and if developing a strong relationship with the network could be beneficial to their career goals. Ask if they might consider joining your local Chapter.

We would like to see our membership grow—plus one is a great goal. If every Chapter could add just one new member, we’d stop the loss trend. And, we could proudly brag about our growth. This can happen with your help by showing your excitement and enthusiasm.

Talk with potential visitors and members about scholarship opportunities that are available for Credit Congress and our national conference, but more importantly, scholarships to help them with their own educational and professional growth. CFDD is a wonderful way to network and get to know others in their field. Your passion for your chosen profession and about CFDD might inspire membership growth.

And, don’t forget to focus on personal and professional growth! I can hardly wait to see everyone in Kansas City!

In closing, this next year is about growing CFDD and helping ourselves grow. Together we can do this.

My favorite motto is the one proposed for the first Great Seal of the United States by John Adams, Benjamin Franklin and Thomas Jefferson in 1776—*E Pluribus Unum*. It means “out of many, one” or “one from many.”

This strong statement speaks to our organization: Many CFDD members make up one CFDD organization. CFDD is one from many. Our determination has resulted in us building a single organization, focused on education and networking.

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*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.*
From Reactive to Proactive: Transforming Your Credit Department

In an everchanging world, we must all adapt and be open to change. Financial hardship is causing many companies to go out of business. In many instances, creditors were not aware their customers were experiencing financial trouble. The reactive approach to credit must be replaced with a proactive approach which requires forward thinking process changes to mitigate risk. We will talk about ways credit departments can achieve changes to better provide an understanding of where the risk is—whether the customer is a new customer or a long tenured customer.

Speaker: Bob O’Brien, Director Sales - Reseller Partnerships, Dun & Bradstreet

COVID’s Impact on Collection Strategy In and Out of the Bankruptcy Process

A Bankruptcy Story: The Creditor, The Attorney & The Judge

Cut The Clutter

• Why is this here? And, Why is that here?
• Motivation (moving the elephant in the room)
• Actual tips for cleaning the clutter!
• Mantras for a fast-paced life

Speaker: Lisa Burns, CBA, CBF, CICP

What You Need to Know about Recent Changes to the Bankruptcy Code and their Impact on Your Business as a Supplier

Several amendments to the Bankruptcy Code have occurred over the past few years, including some very recent changes, that alter the bankruptcy process and impact all constituencies, including suppliers. One significant change involves the addition of an entire new subchapter to the Bankruptcy Code that provides a new, more streamlined process for small business debtors to reorganize. While this new subchapter has some provisions that are beneficial to both debtors and creditors, some creditor-friendly provisions that exist in a normal chapter 11 case are stripped away. Another key amendment to the Bankruptcy Code alters preference lawsuits, something that suppliers frequently face.

Speakers: Jason M. Torf and John Cannizzaro

National Mentor Training Workshop

The goal of this workshop is to enable attendees to identify their life experiences during which they were a mentor or mentee, to identify the talents that lend themselves to the mentoring process, and to identify the needs of the mentee, and how to assess and construct a program that will allow the mentee to meet those needs.

Speaker: Val Hardesty, CCE, CICP
Reflections

As I was trying to think about what to write about for the newsletter, I reflected on how the pandemic was a season of change not only for the CFDD organization but also on a personal and professional level for many of our members. I came across an article in Forbes magazine that described the change happening and why it is truly beneficial to us. The article likened the change to a paradigm shift, which is defined as “an important change that happens when the usual way of thinking about or doing something is replaced by a new and different way.”

Thomas Kuhn, a well-known physicist, wrote about the definition of the paradigm shift in his 1962 book titled, “The Structure of Scientific Revolutions.” Kuhn said, “Paradigm shifts arise when the dominant paradigm under which normal science operations is rendered incompatible with the new phenomena, facilitating the adoption of a new theory or paradigm.” My guess is that you may be wondering how something written by a scientist could apply to the CFDD organization or even us personally.

The ways I find the paradigm shift beneficial to our organization is that it has mobilized us to become more adaptable, authentic, transparent and intentional. We have become adaptable in that we can provide Zoom Chapter meetings. Personally, I have appreciated being able to attend the meetings of Chapters other than my own. In previous years, that would not have been possible. We may not have been able to attend a national conference, but we were able to stay connected with our CFDD Stars of 2020. We also had another all-members meeting via Zoom when we installed the 2021-22 CFDD National Board of Directors on June 17.

Authenticity and transparency have risen because we are all open to discussing how the pandemic affected both us and our Chapters. We are all experiencing the same challenges, and we have discussed how to power through and still provide the best content and education to our membership. The shift has forced us to be intentional in our commitment to personal and professional growth. I invite you to reflect upon how this paradigm shift, created by the pandemic, has forced you to live a life more intentionally. Some examples of the shift could be you learned something new, that you are more mindful of how you take care of your health, both physically and mentally, or that you give more of your time to important causes. It could also be as simple as learning to take time in your busy day to just breathe through the chaos.
I challenge you to renew your commitment to CFDD whether it be by attending virtual meetings held at the different Chapters, investing in your education through certifications or other educational classes, volunteering to join your local leadership team, or participating in Credit Congress in October in Kansas City.

I would also like to leave you with this quote that changed my thought process in the last few months from Bréne Brown, “It’s not about ‘what can I accomplish?’ but ‘what do I want to accomplish?’ Paradigm Shift.”

Natalie Hawn is credit manager at WSM Industries in Wichita, Kansas. Natalie serves as a Director, representing the Wichita Chapter on the CFDD National Board and is a proud member of the Wichita Chapter.

### UPCOMING WEBINARS

<table>
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<tr>
<th>Date</th>
<th>Time</th>
<th>Title</th>
<th>Speaker</th>
<th>Duration</th>
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<tbody>
<tr>
<td>JULY 8</td>
<td>11AM</td>
<td><strong>Advanced Regulatory Compliance:</strong> Leveraging Internal Controls and Due Diligence for the Order-to-Cash Process</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc.</td>
<td>60 minutes</td>
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<tr>
<td>JULY 8</td>
<td>3PM</td>
<td><strong>Protecting Liens &amp; Bond Collateral in Wisconsin</strong></td>
<td>Jim Sander, Esq., Larkin Hoffman’s Real Estate Litigation Group</td>
<td>60 minutes</td>
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<td>JULY 12</td>
<td>11AM</td>
<td><strong>An Economic Perspective on Country Risk in the Middle East</strong></td>
<td>Niels de Hoog, Country Risk Economist, Atradius Credit Insurance, Amsterdam</td>
<td>30 minutes</td>
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<td>JULY 12</td>
<td>3PM</td>
<td><strong>An Economic Perspective on Country Risk in Latin America</strong></td>
<td>Greetje Frankena, Deputy Chief Economist, Atradius Credit Insurance, Amsterdam</td>
<td>30 minutes</td>
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<td>JULY 13</td>
<td>11AM</td>
<td><strong>Financial Statements and Red Flags in Credit Risk Management</strong></td>
<td>Craig Simpkins, CCE, CICP, Director of Finance Transformation, Johnson Controls</td>
<td>60 minutes</td>
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<td>JULY 13</td>
<td>3PM</td>
<td><strong>SOX and Internal Controls for the Order to Cash Process</strong></td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc.</td>
<td>60 minutes</td>
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<td>JULY 15</td>
<td>11AM</td>
<td><strong>Author Chat: Francis Eberle, Ph.D.</strong></td>
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<td>JULY 20</td>
<td>11AM</td>
<td><strong>Cash Management: Inputs and Outputs</strong></td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc.</td>
<td>60 minutes</td>
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<td>JULY 21</td>
<td>Massachusetts Subcontractors and Material Supplier’s Guide to Securing Lien and Bond Rights</td>
<td>Scott Wynn, Esq., Wynn Law Group</td>
<td>60 minutes</td>
<td>3PM</td>
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<td>JULY 26</td>
<td>Nationwide Certification Exam Date</td>
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<td>JULY 26</td>
<td>Small Business Reorganizations Under Sub Chapter V of the Bankruptcy Code</td>
<td>Bruce Nathan, Esq. and Michael Papandrea, Esq., Lowenstein Sandler</td>
<td>60 minutes</td>
<td>3PM</td>
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<td>AUGUST 4</td>
<td>Customer Contract Management 101</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc.</td>
<td>60 Minutes</td>
<td>11AM</td>
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<td>AUGUST 6</td>
<td>Application Deadline for the October 10 Test Date</td>
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<td>AUGUST 6</td>
<td>Credit and Collection as an Influencer: An Interactive Roadmap</td>
<td>Chris Doxey, CAPP, CCSA, CICA, CPC, Doxey Inc.</td>
<td>60 minutes</td>
<td>11AM</td>
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<td>AUGUST 18</td>
<td>Knowing the Lender in Washington State Is a Huge Benefit</td>
<td>Chris Ring, NACM’s Secured Transaction Services</td>
<td>30 minutes</td>
<td>3PM</td>
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<td>AUGUST 18</td>
<td>Best Practices and Insight for Preventing Fraud</td>
<td>John Sammaro, Fiserv</td>
<td>60 minutes</td>
<td>3PM</td>
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<td>AUGUST 23</td>
<td>Legal Tools for Getting Paid in Wyoming</td>
<td>Jason H. Robinson, Babcock Scott &amp; Babcock, P.C.</td>
<td>60 minutes</td>
<td>3PM</td>
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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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<th>SURVEY OPENS</th>
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<td>July 12</td>
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<td>September 17</td>
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Read more about the CMI [here](#).

Our Vision is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.