



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

June 2013

Letter from...

Lynn Kendrick, CBA
CFDD National Chairman



It is a great honor and privilege to serve as your National Chairman and be among what I consider the most dedicated members of our profession. I am very grateful for this opportunity. I would like to thank my family, extended family and friends for their encouragement and also my affiliate, NACM South Central, and the Louisville Chapter, for their continued support and assistance both emotionally and financially on my quest to be National Chairman. Final thanks go to my employer for all their financial help and for allowing me the opportunity to attend the necessary functions.

CFDD is unique in many ways. What other organization offers the benefits like CFDD? Where else can you get the education, mentoring, and personal and professional growth that CFDD has to offer? I know the education and growth that I have received has been priceless. These opportunities are available to each and every member, all you have to do is reach for them.

This leads me to my theme for the coming year, **“Be the Best You Can Be, with CFDD.”**

Are you one of those members whose name is on the roster but never attends or gets involved? Allow us to assist you in reaching your goals

by becoming more active on the local level, the national level, or both. Volunteer to be a committee member. Ask to be placed on the ballot for an officer or board member position. This involvement will assist you in reaching your goals. Like a very wise and positive CFDD member, Bill Riat from the Evansville Chapter, once said to me, “You are either green and growing or ripe and rotting.”

Will this be the year that you choose to take advantage of all the opportunities? Will this be the year you reach your goals and “Be the Best You Can Be?” Only you can answer those questions.

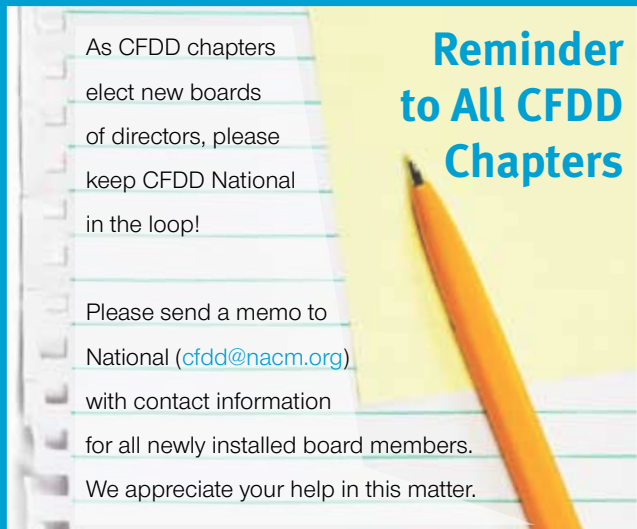
One of my goals this year is to help our chapters retain current members and add new ones. Another goal is to help our members continue to grow by encouraging them to move into leadership positions. We also need to reach out to our direct members and provide them with more resources so they too can continue to grow. We have been working on our professional development programs for the past couple of years and we will continue improving them this year. Our members are the key to our success as an organization.

It will be my honor to work with this dedicated board and NACM-National this year. I pledge to you that we will always be here to assist you in every way possible. I also pledge that we will continue to work on strengthening and improving the benefits of this wonderful organization for you, the members.

Again, I want to thank each and every one of you for your support of CFDD and your support for me.

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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) with contact information for all newly installed board members.

We appreciate your help in this matter.

2013 CFDD Awards and Installation Luncheon

Each year, the annual awards and installation luncheon of NACM's Credit and Financial Development Division (CFDD) offers attendees a chance to catch up with their fellow members of this always tightly-knit and committed group of professionals, as well as an opportunity to hear about CFDD's remarkable successes over the past year.

This year's luncheon began on a somber note, however, with a tender tribute to CFDD past national chairman and fervent CFDD supporter Jeffrey O'Banion, CCE, ICCE, who passed away earlier this year. Jeff had been a constant fixture of CFDD and NACM events for over 30 years, encouraging countless credit professionals, many of whom were in attendance at this year's luncheon, to invest in themselves through credit education. "Jeff will always be revered as a consummate credit professional: generous with his time to mentor other credit professionals, an advocate for personal and professional growth, and a promoter of obtaining and using professional designations," said CFDD Area Director Charlene Gothard. "He truly had a ripple effect in the credit profession that extended from coast to coast. Jeffrey O'Banion, CCE, ICCE will be truly missed."



Following this heartfelt memorial, attendees dined on an elegant lunch and then listened as this past year's CFDD National Chairman, Sheila Roames, CCE discussed the division's outstanding work during her term, and ceremonially passed the gavel to new CFDD National Chairman, Lynn Kendrick, CBA. Kendrick's theme for this year is "Be the Best You Can Be, with CFDD," and in her remarks she encouraged attendees "not to be one of those members whose name is on the roster, but never attends or gets involved. Allow us at CFDD to assist you in reaching those goals by becoming more involved either on the local level, the national level, or both."



In addition to installing Kendrick as its new national chairman, CFDD also awarded 61 scholarships at this year's luncheon, worth a total of \$23,648. This brings CFDD's cumulative scholarship total from 1990 to today to 7,489 scholarships valued at a staggering \$1,653,034.



See more photos from the luncheon [here](#).

Jake Barron, CICP, NACM staff writer

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 19.

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](#).

#1 Bidder



Credit Congress First-Time Attendee Gets Great Introduction to Credit Profession

What happens in Vegas, doesn't necessarily need to stay in Vegas, at least in this case. I had the opportunity to attend my first Credit Congress in Las Vegas this year and found the experience very inspiring. I arrived on Saturday in order to prepare for the CBF test on Sunday. After I got over the stress of taking the exam, I was able to enjoy the conference and all that it had to offer.

Since I am relatively new to the credit world, I believe that any and all information is extremely beneficial in performing my job as a credit analyst. One of the sessions I really enjoyed was the Executive Exchange Session, "Credit Management." Although it was pretty basic for some people, I felt that the topics discussed were interesting and gave me a better perspective on how other companies run their credit departments, from hiring staff and expectations, to how credit managers build their credit departments. In addition, the general sessions were very entertaining and motivating.

I particularly enjoyed meeting new people and the networking opportunities that the conference encourages. I find that it is somewhat intimidating breaking into a new field. Conferences like Credit Congress, CFDD National Conference and trade group meetings help introduce you to the profession and the connections you make are invaluable.

Although I know I can't learn everything all at once, attending these conferences helps keep things fresh and gives me the opportunity to keep learning about credit management and makes me a more valuable asset to my employer. I look forward to next year's Credit Congress in Orlando, FL.

Cheryle Miron, CBF, CCRA is a credit analyst at CVR Energy. She is a member-at-large in the Kansas City Chapter.

And Another First-Time Experience

I had a great experience at Credit Congress this year, particularly meeting other credit professionals and hearing about their careers. At first it was difficult to get used to the amount of people, but everyone was so friendly and courteous. The speakers helped me put things in perspective and the educational portion was extremely worthwhile. There were many topics from very broad credit subjects

to specific ones such as doing business in Mexico. I would highly recommend attending Credit Congress to anyone who wants to network and expand their knowledge base.

Pablo Jortack is a credit management analyst at Land O'Lakes, Inc.

ALBUQUERQUE—THE LAND OF ENCHANTMENT 2013 CFDD National Conference September 19-20 • Albuquerque Marriott

In just a few months, we will gather for the 2013 CFDD National Conference in Albuquerque, which offers priceless educational resources and multiple networking opportunities.

Our preliminary agenda includes the following presentations:

- The Electronic Credit Application presented by Randy Lindley, Esq.
- Social Media and the Credit Department: The Tool or the Trap presented by Randy Lindley, Esq.
- Credit Charge Surcharges—Updates on the New Law presented by Ronald Clifford, Esq.
- Negotiation: Bargaining and Agreement presented by Les Smith
- Customer Deep Dive Process Analysis presented by Marlene Groh, CCE, CICP
- Fine Tuning Your Leadership Skills presented by Robert Karau, CICP
- Best Practices Roundtable moderated by Heidi Lindgren-Boyce, CCE

Several networking events will also be held, including an opening night social featuring a Silent Auction and a fiesta-themed party on Friday night.

The Albuquerque Marriott will be the meeting site for all events. A special conference rate of \$125 single/double will be charged for lodging.

For more information, contact Melanie Brohawn at melanieb@nacm.org or 410-740-5560.



Showcase of the National Program Awards— Outstanding Seminar/Workshop Program

Class A—Seattle

“Credit and Collections—American Style (Managing the Honeymoon, Marriage and Occasional Divorce of Your Customer)”

The Honeymoon: Heidi Lindgren-Boyce, CCE discussed the importance of billing accounts under their corporate names versus only their trade or d/b/a names, and reviewed helpful tips when updating your corporate credit application.

The Marriage: Kirk Redmond reviewed relationships between credit and sales, and selling marginal accounts.

The Divorce: Randy Thiel, Esq. covered suing against a customer’s credit application and the personal guaranty, and reviewed the July 30, 2012 Court of Appeals published opinion on the interpretive language regarding all attorney fees and costs reasonably incurred. The decision had a broad impact on applicable attorney fee provisions and interpretation of the same in the state of Washington and for practicing attorneys.

Class B—Wichita

“PCI Compliance”

Shane Merem is a PSI QSA (Qualified Security Assessor) who founded the two companies Website Forge and Magnus Software. He explained what PCI Compliance means, where it came from and who governs it. He further explained the importance of building and maintaining a secure network for the entities that process, store or transmit cardholder data. He went through a six-step process including anti-virus software, encrypted transmission of cardholder data, restriction of access to cardholder data, tracking and monitoring access to networking resources and testing security systems and maintaining information policies for security. Merem emphasized the importance of maintaining a log to track and assure that compliance requirements are being met, and a log for the firing of employees that shows passwords have been reset. He touched briefly on Level 1 and Level 2 to Level 4 companies. Levels are based on the number of card swipes per year. Level 1 entities are subject to annual assessments by a QSA, as well as quarterly checkups. Level 2 and lower entities are required to follow the same compliance regulations, but are not required to conduct an annual assessment by a QSA. These levels can perform a self-assessed questionnaire annually, and log network scans as well. Finally, he discussed the potential fines and penalties that can result from non-compliance and the possible termination of credit card account privileges for failure of PCI Compliance audits, which are conducted by the PCI Compliance Council.

Class C—Salem/Albany

“Secrets Your Boss Isn’t Telling You”

An exciting and thought-provoking program with excerpts from the book of the same name by Colleen Kettenhofen with topics that included: “The 10 Biggest Pet Peeves of Bosses,” “Act with Excellence,” “Double Your Productivity, Double Your Results, in Half the Time,” “Say No to Negativity,” “Overcoming Procrastination and Rejection,” “The 10 Things Most Employees Don’t Know or Do to Keep Their Bosses Happy,” and much more.

Please join us in congratulating these chapters on their awards.

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.

SCHOLARSHIP DONATIONS NEEDED

Please bring scholarship donations to the 2013 CFDD National Conference in Albuquerque, New Mexico on September 19-20, 2013. Last year alone, CFDD raised \$4,346 at the silent auction. CFDD awarded 61 scholarships totaling \$23,648 at Credit Congress this year. From 1990 to 2013 CFDD has awarded 7,489 scholarships valued at \$1,653,034. We are so grateful for your contributions.

Mark your calendars so you can apply for a scholarship in 2014. If you need assistance filling out your application form for a scholarship to Credit Congress, CFDD National Conference or any of the additional scholarship offerings, please contact Barbara Condit, CCE, Vice Chairman, Program, Education and Chairman Elect at bcondit@spscompanies.com.

National Scholarship Awards

Certification Program Fees

Sandra Fletcher, CBA Tacoma
Michelle Orange Evansville

School Registration Fees

Valarie Hardesty, CICIP Charlotte
Roger Swanson, CBA Minneapolis/St. Paul

NACM Credit Learning Center Designation Review Package

Denise Boock, ICCE Minneapolis/St. Paul

Self-Study Course

Cynthia Jaeger, CCE Tacoma

CFDD National Conferences

Wendy Bartlett, CCE Dallas/Fort Worth
Melva Becker, CCE, CICIP Minneapolis/St. Paul
Rebecca Dick Wichita
Jenifer Dunseth San Diego
Beverly Eldridge Albuquerque
Pamela Foreman, CCE San Diego
Larry Glenn, CBA Kansas City
Stacy Green Tacoma
Kathy Hamilton, CCE Salem/Albany
Eunice Helgeson, CCE Minneapolis/St. Paul
Christina Hirdler, CBF Minneapolis/St. Paul
Nancy Hoffman, CBA Denver
Marie Hugaboom, CBA Albuquerque
Shawn Ismert, CBA Kansas City
Cindy Joseph, CBA Albuquerque
Marcia Kaczmarek, CCE, CICIP Minneapolis/St. Paul
Rod Kualapai Albuquerque
Claudia Kuniholm, CCE Seattle
Kim Lancaster, CCE Dallas/Fort Worth
Barbara Leathers Albuquerque
Ericia Leonard, CBA Direct Member

Heidi Lindgren-Boyce, CCE
Kynan Marshall, CCE
Pamela Meyer, CBF
Mary Moore, CBA
Joni Page
Sabrina Perez, CBA, ICCE
JoAnn Rettke, CCE
Anneliese Rodabaugh
Angie Scheidnes, CCE
Duane Schwartz, CCE
Susie Secuskie, CBA
Alison Seman, CCE
Yolanda Smith, CBA
Jill Tamborini, CBA
Donald Ussey, CBF
Paulyne VanderSloot, CCE
Ellen Wodiuk, CCE

Seattle
Kansas City
Minneapolis/St. Paul
Omaha/Lincoln
Kansas City
San Diego
Minneapolis/St. Paul
Raleigh/Durham
Minneapolis/St. Paul
Minneapolis/St. Paul
Louisville
Minneapolis/St. Paul
Albuquerque
Kansas City
Dallas/Fort Worth
Seattle
Phoenix

NACM Credit Congress

Bonnie Anderson
Connie Clark
Barbara Condit, CCE
Charlene Gothard
Brett Hanft, CBA
Barbara Herrera, CBA
Diane Kemp, CBF
Lynn Kendrick, CBA
Lori Kimball, CBF
Jane Loehr, CCE
Michael Meyer, CCE
Angela Mundy, CCE
Lori Nissen, CCE
Sheila Roames, CCE
Donna Watson, CCE
Nancy Watson-Pistole, CCE, ICCE
Brenda Weaver, CCE

Minneapolis/St. Paul
Birmingham
Minneapolis/St. Paul
Portland
Portland/Salem/Albany
Albuquerque
Birmingham
Louisville
Salem/Albany
Evansville
Jasper
Jasper
Minneapolis/St. Paul
Phoenix
Direct Member
Kansas City
Birmingham

2013 CFDD National Award Winners

The **Distinguished Member Achievement Award (DMA)** was established in 1988 to recognize outstanding individual achievement in the NACM Credit and Financial Development Division. Each chapter is invited to nominate one candidate per year.

Distinguished Member Achievement Award

Class A—Marsha Johnson, CCE, Portland
Pamela Meyer, CBF, Minneapolis/St. Paul
Class C—Lori Kimball, CBF, Salem/Albany

National Membership Awards

Class A—Seattle—6% membership growth
Class B—Wichita—44% membership growth
Class C—Toledo—17% membership growth

National Program Awards:

Outstanding Seminar/Workshop

Class A—Portland
Class B—Wichita
Class C—Salem/Albany

National Program Awards:

Outstanding Regular Monthly Meeting

Class A—Seattle
Class B—Wichita
Class C—Salem/Albany

National Publicity Awards

Class A—Seattle
Class B—Dallas/Fort Worth
Class C—Salem/Albany

Chapter News

CFDD Kansas City

Investing in Their Future

A little over two years ago, three CFDD members made the decision to invest in their careers and pursue an NACM credit certification. Today, those three have reached important milestones in their quest for professional designations.

Joe San Nicholas and Cheryle Miron, CCRA achieved their Credit Business Fellow (CBF) designation and Ron Brooks earned his Credit Business Associate (CBA) designation. In our ever-changing environment, Joe, Cheryle and Ron have achieved a certification that demonstrates their commitment to the credit profession. The three letters after their names lets everyone know they put in the time and they have the knowledge in credit management.

All three have goals that go beyond these designations. Cheryle and Joe will work on their Certified Credit Executive (CCE) designation, the highest a credit professional can achieve.

The CCE designation requires credit experience; you cannot take classes to qualify for the CCE because it is all about credit experience. Ron has done the work necessary to sit for his CBF since he has taken the Business and Credit Law classes.

Congratulations to Joe, Cheryle and Ron! Their commitment to growing professionally, while strengthening our profession is to be commended.

To learn more about the NACM designation program, contact the NACM Education Department at education_info@nacm.org.

Submitted by Maggie Bessenbacher, CGA, NACM Heartland

AWARDS & ACHIEVEMENTS

CHAPTER	MEMBER	COMPANY	AWARD/ACHIEVEMENTS
Denver	Kim Claxton	CVI Digital Solutions	CBF Designation
Kansas City	Ron Brooks	O'Connor Company, Inc.	CBA Designation
	Cheryle Miron, CCRA	Coffeyville Resources LLC	CBF Designation
	Joe Don San Nicolas	Multi Service Corporation	CBF Designation
Omaha/Lincoln	Brett Bartling, CBA	Warren Distribution, Inc.	CICP Designation
	James Hushka, CBF	Warren Distribution, Inc.	CICP Designation
	Rebecca Reinke	ConAgra Foods, Inc.	CBA Designation
Portland	Debora Diamond-Burt, CBA	Schnitzer Steel Industries, Inc.	CICP Designation

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 Board of Directors 2013-2014

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Portland, OR
Salem/Albany, OR

Denver, CO
Omaha/Lincoln, NE

Kansas City, MO
Wichita, KS

Seattle, WA
Tacoma, WA

Albuquerque
Dallas/Fort Worth, TX

Minneapolis/Saint Paul, MN
Toledo, OH

Phoenix, AZ
San Diego, CA

Evansville, IN
Jasper, IN
Louisville, KY

Birmingham, AL
Charlotte, NC
Raleigh/Durham, NC

CHECK OUT NACM'S LINEUP OF PROGRAMS AND EVENTS

- Jul 9 **FCIB Webinar: Best Practice—Collection Techniques in the US**
- Jul 10 **NACM Webinar: Effective Demand Letters That Get You Paid!**
- Jul 15 **NACM Webinar: Liens and Bonds—Managing the Process When Selling Nationally**
- Jul 24 **NACM Teleconference: The Credit Manager's Guide to Recent Regulatory and Legislative Changes**
- Aug 7 **NACM Webinar: Key Aspects of a Good Credit and Collection Policy**
- Aug 26 **NACM Online Courses: Accounting**
- Sep 3 **NACM Online Courses: Credit Law**
- Sep 9 **FCIB Online Courses: International Credit and Risk Management**
- Sep 9 **NACM Webinar: Bankruptcy for Beginners—Day 1**
- Sep 11 **NACM Webinar: Bankruptcy for Beginners—Day 2**
- Sep 11 **FCIB Webinar: Credit Risk Scenarios and Its Effect on the Bottom Line**
- Sep 16 **NACM Webinar: Liens and Bonds—Managing Payment Bonds and Public Projects**

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. 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](#).

Survey Dates

2013 CMI Timeline	Survey Opens	Survey Closes
July	Mon, July 15	Fri, July 19
August	Mon, August 19	Fri, August 23
September	Mon, September 16	Fri, September 20

New National Programs!

The Professional Development Program Committee has been hard at work developing new educational programs for our members. Three new programs are now available: Cultivating Talent, Leadership and Developing Successful Mentoring. These programs are an excellent resource for your chapter meetings.

To access the programs, log onto the [CFDD Members Only Area](#) and click on CFDD National Education Programs from the menu on the right. More programs are in the works—stay tuned!



CFDD'S NATIONAL EDUCATIONAL PROGRAMS

Order 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!

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)

Business Card Case (\$5)

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)

