



Credit and Financial Development Division NEWSLETTER

The Official Publication of the NACM Credit and Financial Development Division

October 2016

Letter from...

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CFDD National Vice Chairman
Member Services and Publicity



Four Golden Rules of Membership

Hello CFDD membership. It was great to see so many of your faces at our National Conference in lovely Louisville. The educational speakers were top-notch, and the networking was invaluable. As your vice chair of member services and publicity, I was inspired to hear stories of how your chapters are working hard to attract and retain members in a challenging time for overall membership, not just in CFDD, but in other professional organizations as well. Many chapters are looking for ways to keep their membership numbers up and grow their chapters. So the question is, when does member retention start? Right away! The first day a member joins the chapter has to work hard to keep members happy and find new and innovative ways to maintain member satisfaction. After all, the largest majority of nonrenewals come from first-year members.

Did you know that it takes less time to retain a member than to recruit a new one? Why is that the case? Because when a member is

lost, two must be recruited to show growth, so it's DOUBLE the time and effort to achieve the desired results.

Here are four golden rules that will bring retention success to a chapter:

1. **Communicate promptly.** New members need to feel included and welcomed as soon as they join the chapter. There's no such thing as too much communication. New members want to know what CFDD is all about and quickly learn about its culture and practices before spreading the word. Make this a chapter effort by ensuring each member is involved with the new member's welcome.
2. **Demonstrate personal interest.** If chapter members don't show that they care about each member and the value he or she brings, it will cause the member to re-evaluate the reason for joining and second guess becoming an active participant. Pay attention to member attendance records and follow up with new members by calling them personally when they miss a meeting.
3. **Members need change.** With nontraditional communication and marketing methods on the rise, don't be afraid to step out of the familiar routine. Try different ways to create awareness about the chapter and activities so members will know that the chapter is informed about and taking advantage of current trends. Consider Facebook, LinkedIn and other social media outlets.
4. **Do a membership audit.** Provide avenues (i.e., surveys) where feedback about the chapter can be collected to determine success. Try auditing members (new and long-term), officers and the membership committee to get a well-rounded view of the chapter's success.

By following all of these rules, not only will the chapter retain current members, but these members will be excited to promote CFDD and contribute to its growth and success. From the first day members join a chapter, the challenge is on to make sure they're happy and actively involved. Instead of reacting to losing members and playing catch up at the end, invest in the well being of members and the chapter from the start.

Best of luck during the remainder of this year, and if you ever have questions or concerns, your National Board members are here to assist. We're all in this together!

Inside...

- P. 2 CFDD Chapter Tips
- P. 3 CFDD National Scholarships: No Bigger Bang for Your Buck!
- P. 3 The "Luhvul" Experience
- P. 4 Why Didn't Dorothy Take the Red Brick Road? Or, How Did I End Up as a Credit Professional?
- P. 5 Data Security/Breach Laws
- P. 7 2016 CFDD National Conference
- P. 8 Thank You
- P. 8 Silent Auction is a Rousing Success
- P. 8 CFDD Chapters Give Generous Donations
- P. 8 Celebrating Membership Milestones
- P. 10 Programs and Events
- P. 10 Monthly Credit Survey
- P. 10 CFDD Mission Statement/CFDD Vision Statement

CFDD Chapter Tips

Be a “SALES” Rep: Five Reasons CFDD is Worth Joining!

- **Jobs.** CFDD has been known to help members find jobs.
- **Mentoring.** Mentoring is the cornerstone of CFDD when it comes to working with less-experienced members. CFDD joins people from all levels of the credit and collections field, from entry-level to executives.
- **Professional development.** CFDD offers coursework, workshops, publications and data on the website that’s shared with members only. CFDD keeps up with industry trends and shares information in several organized conferences each year.
- **Networking.** CFDD events are an excellent opportunity to mix and mingle with others in your field, in both professional and leisure settings.
- **Scholarships.** When budget issues exist, CFDD “gives back” to its dedicated members, so they may attend conferences and/or meet educational goals.

The Art of Recruiting and Retaining Members!

- **Understand why members join and welcome them properly.** It’s about appealing to, and then serving, members’ needs.
- **Get members involved in activities.** There’s always a job that needs to be done—big or small.
- **Remember to “pay” members for their time through recognition.** Keep up with attendance, membership milestones, educational goals met, etc.
- **Survey the group to determine likes/dislikes regarding program material.** People like for their opinions to be heard.
- **Conduct an exit interview.** There is something to be learned in the reasons members leave.
- **Recruiting and retaining members is everyone’s job!**

How Can Your National Board Help You? Ideas to Help Get the Creative Juices Flowing

- **Quarterly: Area Director/Chapter President/Chapter Membership Chair Conf Call.** October, February, June—half-hour call to discuss membership challenges and possible solutions. Vice Chair of Member Services Val Hardesty will arrange and moderate.
- **Growing Membership Benefits Everyone!** Challenge all chapter members to invite one person to a monthly meeting, and then have the chapter president do a meaningful follow-up contact with each visitor.
- **Get The Word Out:** Who’s Your Social Media Guru? Facebook, Twitter, LinkedIn—these mediums are there—remember to use them!
- **Hot Off The Press: CFDD Chapter Publications/ Newsletters/Media Ads.** Do you know about the CFDD National Publicity Award?

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 its 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.

CFDD National Scholarships

No Bigger Bang for Your Buck!

One of the greatest benefits of CFDD membership is the ability to earn scholarships. Every year, CFDD National encourages members to submit applications for the opportunity to earn valuable scholarship dollars. One scholarship award can offset the fee paid every year in membership dues. Whether you pay dues out of pocket or receive support from your employer, this is one of the easiest ways to support your continued membership in CFDD. CFDD Past National Chairman Jeffrey O'Banion, CCE, constantly reminded CFDD members that credit professionals won't find a better bargain (or bang for your buck) in exchange for the tremendous benefits obtained by holding membership in CFDD. Taking a letter to your boss showing you've earned a CFDD scholarship award helps tremendously to support and justify the expenses incurred in pursuit of professional and personal growth.

CFDD National scholarships are available in the following categories: CFDD National Conference, NACM Credit Congress, designation application fees, school registration fees, self-study courses and designation exam review package. Each scholarship category offers a different monetary award. The beauty of this scholarship opportunity is that you can apply for scholarship dollars in the categories that best fit your educational goals.

Many credit departments are already preparing budgets for next year. As some companies and budgets limit funds earmarked for credit departments, especially in the areas of continuing education and travel, scholarship dollars have a tremendous impact on whether you have the ability to benefit from continuing educational opportunities in the coming year.

Three separate scholarship application forms are available to ensure that every CFDD member has the opportunity to be considered for an award. Select the category that best fits your needs. One application is designed for members with three years or less of membership in CFDD. Another is geared for members who do not have company support. The third is for the seasoned CFDD member. All three applications have been carefully crafted to allow every member the opportunity to complete and submit a CFDD National scholarship form for consideration. Please be aware that resources are available to help you with the application process, including access to previously submitted applications that have received scholarship awards.

We challenge YOU to access the appropriate scholarship application form on the CFDD website: www.cfdd.org. Take a few minutes to pencil in the required information. Then, take your application to a chapter meeting for one of the board members, a mentor or peer to review. CFDD National board members will also gladly provide assistance and answer questions. Complete the application and submit by the **March 15, 2017** deadline. All CFDD National Scholarship award recipients are announced during the CFDD business lunch meeting held at NACM Credit Congress.

Scholarship dollars are available to help you achieve your educational goals. The time and effort you spend to apply could reap significant financial benefits and help you advance your credit career. So, what are you waiting for?

Submitted by Brett Hanft, CBA, CFDD Portland, Credit Manager at American International Forest Products LLC.

The "Luhvul" Experience

Recently, our Louisville Chapter had the pleasure of hosting several NACM associates and more than 80 CFDD delegates from across the country in our beautiful city for the National CFDD Conference.

As always, the conference was filled with exceptional educational and networking opportunities. It has been a few years since I have attended the conference, and I had forgotten what a great experience it could be. But, I was quickly pulled into the whirl of activity surrounding the conference.

Some highlights included sessions on credit applications, Excel tips, cyber security, business communications, economic indicators, bankruptcy issues and the favorite of many, the best practices roundtable.

There were also the ever-popular silent auction and dessert auction. Something for everyone!

I took the opportunity to poll a few of our VIP's (first-time attendees) to get some feedback regarding what they thought was the most important thing they were able to "take away" from the conference. There were many positive responses, including the following:

- I liked learning about the challenges and successes of other chapters.
- I am always looking for better and more efficient ways to use Excel and got some valuable tips from the Excel session.

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- I especially enjoyed “cyber security” and “Excel tips.”
- The roundtable discussion was my favorite.
- Networking was priceless.
- Meeting a lot of great people and discussing different ways they deal with credit matters was a plus.
- Food was wonderful.
- Hotel was a great choice. Location and design is second to none.
- I got a lot of ideas to bring back to discuss with my chapter. I think chapter presidents should always attend!
- Education was good. It created a lot of ideas for my department, and I am excited to continue learning.
- It was nice getting to meet people from different types of businesses and talk with them. There are some very knowledgeable people that are part of that group.
- I am learning more as an organization that we need to be thinking many years ahead rather than just in the present.

One VIP stated, “The hotel was great. I loved the history and the atmosphere. If you are going to be in the same place for several days, it is important to have a good setting, and this one was perfect. Louisville was a perfect size city to have this in as well.”

It is encouraging to me to see people embrace the possibility of learning and growing that we can all experience within CFDD. As chairman, Kim Lancaster’s theme for this year states, “Bringing Vitality to our CFDD Organization” is what it is all about.

If you missed the Southern hospitality of this year’s conference, I hope you will consider attending a conference either next year, or in the future. As you can see, it is a great chance to meet people, learn new things (or be reminded of things you have forgotten) and also to have a lot of fun.

For those of you who did attend, I hope you enjoyed our fair city, ate lots of good Southern food, had a great time, and most importantly, learned the correct pronunciation of “Luhvul!”

Submitted by DeLinda Goodman, CCE, Louisville Chapter and Credit Manager at Motor Coach Industries International, Inc.

Why Didn’t Dorothy Take the Red Brick Road? Or, How Did I End Up as a Credit Professional?

The answer to the first question is pretty obvious. Dorothy had an entire population of Munchkins, including both the Lullaby League and the Lollipop Guild, urging (if not imploring) her to take the Yellow Brick Road. To be honest, I can’t imagine what the Munchkins would have done if Dorothy had even attempted to place her right ruby slipper on that tempting first red brick. The Lollipop Guild wasn’t lugging those gigantic lollipops around for nothing! Anyway, the answer to the second question is not so obvious. I can’t recall any mentors, professors or friends telling me what a great credit manager I would make. However, I can recall voices saying, “Manage Credit,” “Manage Credit,” “Manage Credit.” (That last line may answer several questions for those of you who know me.) So, let’s take a look at a few reasons how I (or we) ended up as a credit professional.

1. We didn’t fit in anywhere else. I am not joking folks; we just didn’t.
2. We are able to say no. NO! See, not so difficult.
3. We are not conflict avoiders. I know several of you, so case closed!
4. We are able to solve difficult problems and work with others to do so.
5. We recognize the importance of continuing education.

I realize that not every reason is listed above, but now we know the real reason why Dorothy didn’t take the Red Brick Road.

Submitted by Jim Hushka, CCE, CICP, Credit Manager at Warren Distribution, Inc.

Data Security/Breach Laws

Credit professionals have become the stewards of much consumer-based information. Given this ever-growing mass of data, both paper-bound and electronically generated/stored, information security and data privacy issues are critical for credit managers. The IC3 (the Internet Crime Complaint Center), a partnership between the Federal Bureau of Investigation and the National White Collar Crime Center, receives an average of 300,000 reports per year of Internet-based crime with losses in the billions.

“An estimated 15% of the nation’s fraud victims report their crimes to law enforcement. Victims are encouraged and often directed by law enforcement to file a complaint online at www.ic3.gov. In addition to reporting the crime, complainants should take steps to mitigate further loss such as contacting banks, credit card companies and credit bureaus to block accounts, freeze accounts, dispute charges, or attempt recovery of lost funds. Also tracked by IC3 is business email compromise (BEC), which is defined as a sophisticated scam targeting businesses working with foreign suppliers and/or businesses that regularly perform wire transfer payments. The scam is carried out by compromising legitimate business email accounts through social engineering or computer intrusion techniques to conduct unauthorized transfers of funds.” (Reprinted from the 2015 Internet Crime Report published by the U.S. Department of Justice, Federal Bureau of Investigation.)

While several federally mandated laws provide some parameters for the safeguarding of consumer information such as the Fair Credit Reporting Act and the Gramm-Leach-Bliley Act, the majority of states (except AL, NM, SD) along with the District of Columbia, Guam, Puerto Rico and the Virgin Islands have taken the lead in enacting data breach notification laws. These statutes establish standards for businesses and state agencies to follow when a security breach occurs.

Under such laws, consumers must be contacted within specified timeframes, via media including writing, telephone and email, when the “unauthorized acquisition or acquisition without valid authorization” of private information “compromises the security, confidentiality or integrity of personal information.”

Private/personal information includes data such as a person’s name, identification or account number, personal marks or other items that can be used to identify a person in conjunction with one or more elements including Social Security number, driver’s license or credit card numbers; bank account information; or other financial account numbers with codes or passwords allowing access.

Because there is limited uniformity among the states, they have differing requirements in terms of which state offices must be contacted when a data breach takes place. Also, some state laws provide a substitute notice provision that is dependent on the number of people involved. For example, if there are more than 500,000 names or if the cost of notifying individual consumers would exceed a certain dollar value, such as \$250,000, then consumers can be notified by alternate means, including email, if their email addresses are known, and by posting announcements in statewide media and on the entity’s website. See the *Manual of Credit and Commercial Laws* Volume II, Chapter 10 for a breakdown by state.

Key Steps That May Help Thwart a Breach

Decreasing the likelihood of a data breach in a business-to-business transaction should be among a company’s most pressing objectives. And doing so need not be a protracted effort. The following steps constitute some ways to head off information security breaches:

Know the data and who has access to it. As a first step in assessing a business’s data load, take stock of the amount of information on hand and which staff members have access. It is important to keep track of the physical location of the data, including portable devices and off-site locations. Tracing or charting data flow from its initial entry into a company’s system until final disposal provides a tangible means to follow the information. At each stage in the process, determine which staff members have access to the data and evaluate who should have access.

Keep only what is needed and streamline. A company should only collect the information it actually needs and will use. Once that information has fulfilled the company’s needs, it should be properly disposed of. As a precautionary aside, scale down the amount of data stored on devices that are connected to the Internet. Doing so may help limit “back-door” attempts to illegally collect the data.

Protect the data. Protecting consumer information is a multi-pronged effort. All employees should be aware of company policies related to data security; training is one means to accomplish this task. The website OnGuardOnline.gov, maintained by the Federal Trade Commission (FTC) with contributions from several federal agencies including the Department of Homeland Security, the Office of Justice Programs, the Internal Revenue Service and the Securities and Exchange Commission, is an easily accessible source for handouts, tutorials, quizzes and tips.

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Comprehensive computer security is also a necessary part of this effort. Having evaluated its data presence, a business can implement effective security measures to protect its network and peripherals including laptops, tablets and smart phones. All basic forms of computer security—such as firewalls, strong passwords and antivirus software—should be installed and set up. Maintaining open communication lines with the IT staff is important as well, as they are often the first ones who detect unauthorized entry into the network and who receive vendor and software updates.

Other security suggestions include locking offices, storage rooms, desks and drawers, and limiting access to physical areas and databases holding sensitive files. Additionally, any data that is in transit and/or stored off site should be secured (e.g., password-protected).

Pitch the data. Once consumer data has fulfilled its role within a company, the next step is to properly dispose of it. For this part of the process, federal rules come into play. The FACTA Disposal Rule, an amendment to the Fair and Accurate Credit Transactions Act of 2003, is applicable to small and large businesses and affects any entity that has or obtains the kind of private/personal information that must be properly discarded.

Acceptable methods of disposal are burning, pulverizing or shredding of papers and destruction or erasure of electronic files or media (using wipe utility programs) so that the information cannot be read or reconstructed. Further, due diligence in hiring a document destruction contractor to dispose of this type of material is mandated.

The dispatching of consumer credit reports qualifies as a special category and is regulated by the FTC Disposal Rule. The rule states that “reasonable” measures must be taken when destroying such material. Anyone who obtains consumer credit reports is affected by the rule.

Plan ahead. Although it hopefully will never be needed, every business should develop a “what if” plan in order to detect and respond to a security incident. The plan should identify a senior staff member who will coordinate all aspects of the company’s response and investigation, which should take place as soon as the breach is known. Evidence, such as computer logs, must be preserved. Any known vulnerabilities should be addressed as well (e.g., disconnecting compromised computers from the Internet). In advance of a breach, contact protocol—a kind of modern-day phone tree—should be organized and implemented if needed.

In the event that sensitive personal information is breached, it is possible that consumers will be at risk of identity theft; a business should plan ahead for such a scenario. Depending on the governing statutes, the plan should include which entities need to be notified (law enforcement, consumer regulatory agency, other businesses, etc.). In some cases, state law may require notice to consumers as well.

Assisting consumers who are victims of fraud. The Fair Credit Reporting Act (FCRA) establishes several rules for businesses whose customers end up as victims of fraud. Under the FCRA, a business must provide consumers with certain details about the fraud situation. Likewise, the business must verify the identity of any applicant who has a fraud alert on his credit report file. The FCRA also protects consumer interests by limiting a business’s interaction with fraudulent debts. Under certain circumstances, a business may not sell or collect on a fraudulent debt, or report a fraudulent debt to the credit bureaus.

Beyond the FCRA, a business can assist consumers by providing them with information about recovering from identity theft. The FTC is a useful first step, as it offers multiple resources at www.ftc.gov/idtheft. A business should also have a clear policy describing the steps a consumer must take in order to resolve the fraudulent debt, including any documentation that will help aid the investigation. Finally, once the situation is resolved, a business should draft and deliver a letter of closure that absolves the consumer of the fraudulent debt.

Excerpted from the NACM Manual of Credit and Commercial Laws, Volume I, General Business Law, Chapter 10, Collections. For the full text of this chapter or information on contracts, escheatment, letters of credit, secured transactions, credit applications, negotiable instruments, bankruptcy, antitrust, SOX and many other relevant topics, please consult the Manual. The current edition of all four volumes of the Manual of Credit and Commercial Laws is available at the [NACM Bookstore](#).

2016 CFDD National Conference

The 2016 CFDD National Conference held Sept. 21-23 in Louisville, KY, continued this year's message of "Bringing Vitality to Our CFDD Organization," which was kicked off at the 120th Credit Congress & Expo in Las Vegas.

"As I look at my own personal journey, the biggest gift I could give in return for what I have gained was my time to CFDD, both locally and nationally," said Kim Lancaster, CFDD National Chairman. She encouraged attendees to take advantage of the mentoring, education, networking and scholarships that the organization offers. "For me, local and national scholarships helped me build my foundation in education."

CFDD chapters, over the past year, awarded 25 scholarships totaling \$7,655 for programs such as local and national conferences, seminars and CAP/ACAP classes. Combined with CFDD National, 61 scholarships totaling \$24,300 were awarded. The cumulative total since 1990 comes to 7,754 scholarships valued at \$1.8 million.



Thank You

We extend a sincere Thank You to the Louisville Chapter for hosting a very successful 2016 NACM CFDD National Conference. We appreciate all their efforts to make the conference a memorable experience for each attendee.

We would also like to thank the following sponsors:

CFDD Denver Chapter
CFDD Louisville Chapter
National Trade Credit Report



Silent Auction is a Rousing Success

Now in its eighth year, the always-popular Silent Auction at the 2016 NACM CFDD National Conference raised more than \$3,400 for the CFDD Scholarship Fund. About 85 items were presented for bids including some exquisite jewelry and handbags, several collector's items, a multitude of gift cards and many other popular entries. Thank you to everyone for your generous donations and equally generous bids!

CFDD Chapters Give Generous Donations

Thirteen CFDD Chapters donated over \$5,500 to the CFDD Scholarship Fund. The Scholarship Fund supports the well-deserved efforts of members and the credit profession at large. We sincerely thank all these chapters for their generous contributions to the CFDD Scholarship Fund.

Albuquerque	\$500
Charlotte	\$500
Dallas/Ft. Worth	\$500
Kansas City	\$1,000
Minneapolis/St. Paul	\$500
Omaha/Lincoln	\$500
Phoenix	\$250
Portland	\$500
Raleigh/Durham	\$500
Seattle	\$300
Tacoma	\$200
Toledo	\$150
Wichita	\$150

Celebrating Membership Milestones

Congratulations to all milestone honorees whose loyal participation and significant contributions have enriched CFDD on the local and national levels. Chapter presidents were given certificates of appreciation for those members not in attendance at the 2016 NACM CFDD National Conference in Louisville.

Honored for 15 years of membership:

Frank Hiltz, CBA	Raleigh/Durham
Margaret Hyneman, CCE, CICP	Seattle
Shawn Ismert, CBA	Kansas City
Lynn Kendrick, CBA	Louisville
Debbie Morse	Charlotte
Beverly Rolph	Evansville

Honored for 25 years of membership:

Stan Murphy, CCE	San Diego
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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!

Reminder to All CFDD Chapters

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

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

We appreciate your help in this matter.



CREDIT CONGRESS & EXPO

JUNE 11-14, 2017

GRAPEVINE ★ DALLAS
TEXAS

It is 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!

NACM'S 121ST ANNUAL CREDIT CONGRESS & EXPO

June 11-14, 2017

Gaylord Texan Resort & Convention Center
Grapevine/Dallas, Texas

Hotel info:

Gaylord Texan Resort & Convention Center

Special Conference Room Rate

\$170 a night (inclusive of the resort fee)— single/double occupancy room, plus applicable taxes (based on availability)

- ① Make reservations directly with the hotel at **877-491-5138**.
- 🔗 Visit the **Credit Congress Hotel web page** to access our special housing reservation link. Identify yourself as part of the **NACM Credit Congress** to secure the conference rate.

Attend the **CFDD Luncheon** on June 13!

CHECK OUT NACM'S LINEUP OF PROGRAMS AND EVENTS

- Nov 9 **Webinar:** The Credit Manager's Toolbox
- Nov 21 **Webinar:** Minority Contractor Sales – Understanding and Mitigating Risk Associated with Accepting Orders
- Dec 1 **Webinar:** Successful Change Management
- Dec 14 **Teleconference:** My Customer Filed Bankruptcy: Now What?

Monthly Credit Survey

You are invited to participate in the monthly Credit Managers' Index (CMI) survey of U.S. credit and collection 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, most notably proving its worth 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 the 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](#).

Upcoming Survey Dates

CMI Timeline	Survey Opens	Survey Closes
November	Mon, November 14	Fri, November 18 (noon)
December	Mon, December 12	Fri, December 16

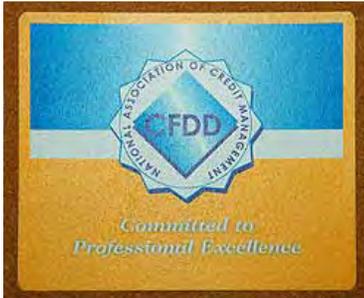
CFDD MISSION STATEMENT

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 flashlights, 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)

Can Holder (\$2)

Cork Mouse Pad (\$5)

Luggage Grip (\$2)

Mesh Bag (\$10)

Robotic Book Light (\$5)

Stylus Twist Metal Pen (\$10)

Translucent Blue Pen (\$1)

Travel Mug with Handle (\$10)

