It amazes me that another year has passed. Five years ago, I was asked to serve on the Executive Committee as a member-at-large, and this year I proudly serve each of you as your National Chairman. It honestly feels like yesterday when I started this journey. I have learned so much about CFDD and about the passion that its members have for the organization. My theme for the coming year is “CFDD: Enhancing YOUR Core Values.” I believe that CFDD enhances each of us not only as professionals, but also brings incredible value to us as individuals. Your company may pay for the cost of your membership, but your active participation is what makes a CFDD membership truly valuable. CFDD is about personal improvement and enhancing our value as individuals. Our employers reap a tremendous benefit from our personal development achieved through our involvement in CFDD.

The number one value received from CFDD is education and access to a vast arena where credit professionals can enhance their credit skills. Education is first an individual skill and secondly a benefit to the individual’s employer. This skill always stays with the individual and not necessarily the employer. Remember that what you learn is yours forever and that no one can take it from you.

Leadership skills are easily built in CFDD just by stepping up and volunteering. CFDD lets you get out of your comfort zone and lead others, which in the end helps you grow as an individual. Leadership is so important not only in our careers but also in our personal lives. It gives us the confidence to step up and volunteer when we might not have had the courage to do it before.

Public speaking is important to our professional development and personal success as well. Many of us hate it and like to avoid it at all costs; it is the number one fear of most Americans. But credit professionals are expected to give presentations to executives and sales staff on a routine basis. What better way to prepare than by testing the waters in front of your peers in CFDD?

All of these values provide the skills to mentor others in all aspects of life. Have you realized your value yet and helped mentor someone else? Chances are, whether you realize it or not, you have already started to master this accomplishment. Over the years, I have been blessed with many wonderful mentors who have helped me along the way. I would not be where I am today without the benefits of mentoring.

The last value is so easy, you should be ready to just scream it out: SCHOLARSHIPS!!!! CFDD is here to support each of us in our pursuit of these core values by generously providing us with the opportunity to earn scholarships. How many of us can say we have utilized or recognized this value? I think the majority of us can say CFDD has been there for us, and this is one continuous benefit CFDD is committed to making available to all members.

Thank you for the opportunity to strengthen my core values by serving as your National Chair for the upcoming year. I pray that each of you will find a way to strengthen your core values through CFDD this year as well.
Letter from...

Wendy Legan, CCE
Vice Chairman, Education and Programs and Chairman-elect

It is an honor and a pleasure to serve the CFDD membership as Vice Chairman, Education and Program and Chairman-elect. I continue to be amazed by the loyalty of our members and your continued dedication to CFDD and NACM. Chairman Groh’s theme—“CFDD: Enhancing YOUR Core Values”—has perfect timing. With stress coming from the economy and our work and personal lives, we must all remember that our Core Values will help guide us through these trying times.

My first goal for this year is to set up the educational sessions for our upcoming CFDD National Conference in October in Minneapolis. I am excited to announce that with the help and encouragement of a great committee, this information is available on page 8. Speakers are still being confirmed. Once we have full confirmation, we will send out an email blast with a detailed listing of events and speakers.

Second, we will continue to review and investigate new technology for promoting abroad and communicating within CFDD. In today's age, you can tweet (through the Twitter website), blog, Facebook, get LinkedIn and more. I know I am not as savvy with some of these new-found ways of communicating, but I am more than willing to see how they can be good avenues to promote CFDD and appeal to our more tech-oriented peers. We must continue to search out these avenues and prepare to incorporate them into our organization when they are beneficial.

We continue to review our educational programs and their possible updating, where applicable, as well. These programs are now offered to Chapters at no cost, which is an incredible benefit. They are awesome sessions to present at your monthly meetings, and some are now available on disc and PowerPoint. You can visit www.cfdd.org for a listing of available programs.

It was so nice visiting with everyone at Credit Congress—I am looking forward to our upcoming CFDD National Conference and Pacific Northwest Conference! Make sure you mark your calendars to attend.

We have an incredible team this year serving as your National Board. I encourage you to utilize the members of the board when you need them. We are all here to serve you and your Chapters. Please feel free to call or email me at anytime (wlegan@summit.com or 817-831-4500).

Your continued commitment, participation and support of CFDD are greatly appreciated. Wishing you all safe travels to our upcoming conferences.

Letter from...

Sheila C. Roames, CCE
Vice Chairman, Member Services

Happy June, everyone! It was wonderful to see so many of you at this year's Credit Congress in Las Vegas!

Our new Chairman Marlene Groh has developed a theme that directly and accurately hits the mark: “CFDD: Enhancing YOUR Core Values.” We all have a responsibility and a commitment to our NACM and CFDD organizations. We “belong” because we each have the individual and collective desire for professional excellence and achievement whether it is at the national or local level. We endeavor to be the best at
what we do, work hard, do our jobs well, achieve recognition, network with our professional colleagues, advance our professional education and, certainly, give back and share what we have learned and experienced through personal involvement in our individual CFDD Chapters. These, my friends, are examples of CORE VALUES.

Membership in CFDD is the catalyst that brings all these values together. It is truly up to us to be the “CFDD Sales Force” to tell our story and share the wealth and success of what we are as an organization of credit and finance professionals promoting professional development.

The entire National Board is available to aid any of you in introducing and implementing new ideas that will help your Chapters grow while meeting the continuing needs of an active membership. An active membership takes, well, members! To help you to that end, CFDD National has a wealth of materials and programs available which are now FREE.

In an effort to provide a support system for all of our credit profession members, our National Board created online networking websites, where our members have access to one of the most valuable resources in the industry—other credit professionals! I would like to see all CFDD members taking advantage of our social networking opportunities. As vice chairman, member services I would like to encourage all of us to be open-minded and willing to adapt to the ever-changing business environment. We can accomplish this by using the online resources of Facebook and LinkedIn as communication tools between meetings; through such web-based tools, our direct members also have the opportunity to share their experiences with other CFDD members. Likewise, these resources could be used effectively to improve communications between the National Board and membership. Since some methods don’t work in all Chapters, I would also like to encourage Chapters to participate in several scheduled online Open Forum meetings throughout the year. During these meetings we can share membership growth and retention ideas. What doesn’t work in one area of the country may work in another.

Along those same lines, our website now features all of the forms and applications to make the areas of Membership and Publicity a breeze and not a burden! In the Membership area there are guidelines for the new Membership Chairman, forms for Quarterly Membership Reports, a sample welcome letter for new members and a sample retention letter for current members that can be included with your dues billing. You can also find guidelines for a new member sponsor program as well as a member referral program. In the Member Achievement area templates and forms can be found for recognizing new professional designation recipients and 25-year Member as well as 50-year Life Achievement Award honorees. Applications for your members for the National Distinguished Member, Marilynn Daugherty Spirit and National Mentor Achievement Awards are also readily available. There is also a flier describing CFDD logo branded non-dues income items (great for individual recognition or speaker gifts) and a form for placing your order.

In the Publicity area there are guidelines for the chapter-level Publicity Chairman, a submission form for CFDD National Newsletter items and the National Publicity Award application. In addition, there is a great CFDD Promotional Flier emphasizing the importance and benefits of CFDD not only to you, but also to your employer. Our goal, and our mission, at CFDD National, is to make available tools for you to grow and retain your membership, recognize the individual achievements of your members and your Chapter, and publicize the successes of our members and the entire CFDD organization. We are continually reviewing, refining, updating and adding to these tools. They are there for you—please use them! Working together we can truly make CFDD the premier resource for the credit and finance professional. I invite and request that each of you please share and contribute your thoughts, ideas and experiences to aid us in this quest.

I encourage ALL of you to register for our CFDD National Conference in Minneapolis, October 7-9, 2010. This is always a wonderful event for education and networking; it is also a great forum to share ideas on how to help you grow as a credit professional as well as how WE can help CFDD grow as a whole. Please also encourage your Chapter Presidents and Vice Presidents to attend as we have a forum just for them to be able to learn and share new ideas.

I look forward to seeing all of you in October at the conference. In the interim I can be reached via email at sheila.roames@ergon.com.

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**Silent Auction**

2010 CFDD National Conference

Help provide assistance to credit professionals to achieve their educational goals! Donate or bid to raise money for the Scholarship Fund. Donations to the auction are welcome from individuals, chapters and corporations. Items should be new, with a starting value of $25. For more information on the Silent Auction, please click here.

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**Leaders Sharing Expertise**

One key factor is sure to make this year’s “Leaders Sharing Expertise” Open Forum at the CFDD National Conference a can’t-miss event: the credit professionals both leading the discussion and providing the framework in which best practices and effective strategies are shared. The 2010 Forum will be moderated by Dennis Thomassie, CCE, who will be joined by panelists Jeff O’Banion, CCE, CICP, Jack Barrows, CCE, CICP and Duane Schwartz, CCE. To contribute questions and topics of discussion, contact Jill Leimbach at jill@nacm.org or 410-740-5560. For more details about the conference, visit us online.
This year’s CFDD Awards & Installation Luncheon allowed the ever-burgeoning group of especially education-minded credit professionals to meet CFDD’s newest leaders, all while reconnecting and networking with faces new and old.

The event was largely facilitated by Chairman-elect Marlene Groh, CCE, who was installed as Chairman later in the program. Groh’s theme for her year of leadership was “CFDD: Enhancing YOUR Core Values,” which stresses personal growth for the organization’s members, in addition to professional excellence. “Although your company may pay for the cost of your membership...CFDD is about personal improvement and enhancing our value as individuals,” she said. “The number-one value received from CFDD is education and access to a vast arena where credit professionals can enhance their credit skills. Education is first an individual skill and secondly a benefit to the individual's employer.”

“This skill always stays with the individual and not necessarily the employer. Remember that what you learn is yours forever and that no one can take it from you,” said Groh.

Over an elegant lunch, the attendees also learned about this year’s CFDD awards, including the prestigious Marilynn Daugherty Spirit Award, which went to Dawn Wallace Cook, CCE, and CFDD’s scholarship awards, both at the chapter and national levels. CFDD Chapters awarded 116 scholarships to grateful members in the last year, for everything from local and national conference fees to seminars and CAP/ACAP classes. CFDD Chapters and CFDD National combined awarded 184 scholarships at a total value of $58,261, bringing the cumulative total from 1990 to today to 7,074 scholarships valued at more than $1.5 million.

*Jacob Barron, NACM staff writer*
## 2010 CFDD National Award Winners

### Marilynn Daugherty Spirit Award
Dawn Wallace Cook, CCE, Toledo

### Distinguished Member Achievement Award (DMA)
Class A—Barbara Condit, CCE, Minneapolis/St. Paul
Diane Snyder, CCE, CICP, Portland

### National Mentor Award
Pamela Meyer, CBF, Minneapolis/St. Paul

### National Membership Awards
- **Class A**—Kansas City (13% membership growth)
- **Class B**—Dallas/Fort Worth (39% membership growth)
- **Class C**—Jasper (7% membership growth)

### National Program Awards – Outstanding Regular Monthly Meeting
- Class A—Portland
- Class B—Dallas/Fort Worth

### National Program Awards – Outstanding Seminar/Workshop
- Class A—Kansas City
- Class B—Evansville

### National Publicity Awards
- Class A—Portland
- Class B—Dallas/Fort Worth

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## National Scholarship Awards

<table>
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<tr>
<th>Certification Program Fees</th>
<th>Phoenix</th>
<th>Angelica Gonzalez</th>
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<tr>
<td></td>
<td>San Diego</td>
<td>Carey Ryan</td>
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<td>Direct Member</td>
<td>Margie Craig, CBA</td>
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| School Registration Fees            | San Diego                    | Laura Swanson                 |
|-------------------------------------|------------------------------| Michelle Orange              |

| NACM CD Course and Package          | Evansville                   | Beverly Rolph                |

| CFDD Conferences                    | Charlotte                    | Cynthia Amfaldern, CCE       |
|-------------------------------------|------------------------------| Melva Becker, CBA            |
|                                     | Minneapolis/St. Paul         | Mary Bodhaine, CBA           |
|                                     | Tacoma                       | Denise Boock, CICP           |
|                                     | Minneapolis/St. Paul         | Lynn Brakken, CBA            |
|                                     | San Diego                    | Jennifer Dunsest            |
|                                     | San Diego                    | Pam Foreman, CCE             |
|                                     | Omaha/Lincoln                | Sharon Foster               |
|                                     | Kansas City                  | Larry Glenn, CBA             |
|                                     | Charlotte                    | Marlene Groh, CCE            |
|                                     | Portland                     | Brett Hanft, CBA             |
|                                     | Albuquerque                  | Cindy Hayes                  |
|                                     | Minneapolis/St. Paul         | Eunice Helgeson, CCE         |
|                                     | San Diego                    | Mary Hines                   |
|                                     | Minneapolis/St. Paul         | Tina Hirdler, CBA            |
|                                     | Albuquerque                  | Marie Hugaboom               |
|                                     | Portland                     | Carol Johnson, CICP          |
|                                     | Evansville                   | Melinda Jones                |
|                                     | Minneapolis/St. Paul         | Marcia Kaczmarek, CCE        |
|                                     | Louisville                   | Lynn Kendrick, CBA           |
|                                     | Salem/Albany                 | Lori Kimball, CBF            |
|                                     | Minneapolis/St. Paul         | Robin Kirnyczuk, CBF         |
|                                     | Dallas/Fort Worth            | Kim Lancaster, CCE           |
|                                     | Albuquerque                  | Barbara Leathers             |
|                                     | Seattle                      | Heidi Lindgren-Boyle, CCE    |
|                                     | Toledo                       | Charolette Ludwig, CCE       |

| Christa McCraw                      | Evansville                   | Wanda McPhillips, CCE        |
|-------------------------------------|------------------------------| Betty Melby, CCE             |
|                                     |                              | Joy Mitchell, CBA            |
|                                     |                              | Mary Moore, CBA              |
|                                     |                              | Annette Nii, CBA             |
|                                     |                              | Lori Nissen, CCE             |
|                                     |                              | Jeff O’Banion, CCE, CICP     |
|                                     |                              | Anita Pilo, CCE              |
|                                     |                              | Julie Rees, CBA              |
|                                     |                              | JoAnn Rettke, CCE            |
|                                     |                              | Janis Rowe, CCE              |
|                                     |                              | James Sarkkinen, CBA         |
|                                     |                              | Angela Scheidnes, CCE        |
|                                     |                              | Susie Secuskie, CBA          |
|                                     |                              | Alison Seman, CCE            |
|                                     |                              | Diane Snyder, CCE, CICP      |
|                                     |                              | Gwen Stoops, CCE             |
|                                     |                              | Nancy Watson-Pistole, CCE, CICP |
|                                     |                              | Micki Wilson                 |
|                                     |                              | Ellen Wodiuk                 |

| Shannon Bagshaw, CBA                | Phoenix                      | Barbara Condit, CCE          |
|-------------------------------------|------------------------------| Melissa Harrison-Ballou, CCE |
| Kevin Huelsman, CCE                 |                              | Shawn Ismert, CBA            |
| Darrell Johnson, CCE                |                              | Wendy Legan, CCE             |
| Jane Loehr, CCE                      |                              | Pam Meyer, CBF               |
| Angela Mundy, CCE                    |                              | Sheila Roames, CCE           |
| Jill Tamborini, CBA                 |                              | Brenda Weaver, CCE           |
| Cindy Vekas, CCE                     |                              | Nadine Whitehead, CCE        |

| NACM Credit Congress                | Phoenix                      | Shannon Bagshaw, CBA         |
|-------------------------------------|------------------------------| Barbara Condit, CCE          |
|                                     |                              | Melissa Harrison-Ballou, CCE |
|                                     |                              | Kevin Huelsman, CCE          |
|                                     |                              | Shawn Ismert, CBA            |
|                                     |                              | Darrell Johnson, CCE         |
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|                                     |                              | Cindy Vekas, CCE             |
|                                     |                              | Brenda Weaver, CCE           |
|                                     |                              | Nadine Whitehead, CCE        |
|                                     |                              | Phoenix                      |
|                                     |                              | Minneapolis/St. Paul         |
|                                     |                              | Louisville                   |
|                                     |                              | Jasper                        |
|                                     |                              | Kansas City                  |
|                                     |                              | Dallas/Fort Worth            |
|                                     |                              | Evansville                   |
|                                     |                              | Minneapolis/St. Paul         |
|                                     |                              | Jasper                        |
|                                     |                              | Phoenix                      |
|                                     |                              | Kansas City                  |
|                                     |                              | Minneapolis/St. Paul         |
|                                     |                              | Birmingham                   |
|                                     |                              | Kansas City                  |
Member Profile: Wendy Legan, CCE

The debut of the CFDD Newsletter profile begins with a bang! Wendy Legan, CCE, the 2010-2011 CFDD Vice Chairman, Education and Programs and Chairman-elect, is the feature's inaugural subject. We plan to cover a variety of CFDD National leaders, both present and past, in future issues. So be sure to stay tuned for more profiles.

Wendy Legan is the project quotations department manager for the Fort Worth, Texas location of Summit Electric Supply. Legan served two terms as president of the CFDD Dallas/Fort Worth Chapter in 2005 and 2006 and most recently was a member at large on the Chapter's board of directors. She also chaired the Chapter's Ways and Means Committee. Legan received Credit Executive of the Year honors from her Chapter and was recognized as a Distinguished Member of the Year by CFDD National, a testament to her highly regarded leadership skills and professionalism. Legan is also a member of the Independent Electrical Contractors (IEC) trade association.

Wendy Legan, CCE, Project Quotations Department Manager
Summit Electric Supply
Fort Worth, Texas

Headquarters: Albuquerque, NM
Annual Sales: $375M
Reports to: Service Center Leader
Industry: Electrical Distribution

Biggest Challenge: I think my biggest challenge is continuing to grow business with the economy in its current state. While we have seen some areas show progress, we still have a lot of room for improvement.

Biggest Achievements: Making a name for myself locally in our industry. You will hear members of a community always talking about a chosen few—and I am proud that I am one of those chosen in my field of work. My second greatest achievement, professionally speaking, is serving as a national vice chairman for CFDD and moving onto national chairman in 2011-2012.

Personal details: I love to travel, especially cruising (I am Royal Caribbean platinum member). I also enjoy spending time with family and friends as well as planning parties and events. Attending wine tastings and touring different wineries to learn more about their regions and the wines they specialize in are of interest to me. I love to bake goodies and sew a little here and there.

Education: I attended a junior college for business but have not yet completed my degree. I completed CAP and ACAP classes, and obtained my CBA, CBF and CCE in less than 18 months. I also was a registered massage therapist in Texas until my arthritis limited my ability to continue.

Career Highlights: I was named Credit Executive of the Year by the CFDD Dallas/Fort Worth Chapter and received the Distinguished Member of the Year honor from CFDD National.

How I entered the credit field: I was working as back-up receptionist and handling return goods authorizations when they needed someone to be a credit assistant. I popped my hand up—not realizing exactly what I was getting into. Shortly after I started learning the ins-and-outs of credit, the credit manager left Summit Electric Supply. They promoted me immediately. I had the opportunity to handle our Dallas, Fort Worth and Austin branches. After the company hired another associate to cover our Dallas location, I had the opportunity to train her.

While I’m not currently holding a title in the credit field, I still assist some customers with their credit needs. In addition, I lend advice and suggestions to my branch manager and account managers on projects, lien laws and other collection processes.

The most important credit function: This is a tough one, but if I had to pick, I would think it would be analyzing a customer to see if they are creditworthy. Based on your determination of this factor, you will be able to identify the best process and procedures for securing your monies.

CFDD Mission Statement
The mission of the NACM Credit and Financial Development Division shall be to promote active interest in the credit and financial profession, to develop and market educational programs that are vital to the development of the effective professional, and to be a viable force within the NACM network.

CFDD Vision Statement
To dynamically impact the National Association of Credit Management’s global vision by being the leader in educational programming and direction, thereby setting industry standards for professional excellence.
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Omaha/Lincoln, NE
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Portland, OR
Salem/Albany, OR

Albuquerque, NM
Los Angeles, CA
Phoenix, AZ
San Diego, CA
JOIN US!

In an effort to provide a support system for credit professionals, a CFDD group has been created on the online networking website, LinkedIn. Here you will have access to some of the most valuable resources in the industry: other credit professionals like yourself.

If you haven’t already, you can join LinkedIn by clicking here.

After you complete the registration process, you will receive a message from LinkedIn to confirm your email address. You must confirm in order to use the functions within LinkedIn.

We look forward to seeing you in the CFDD LinkedIn community! If you need any assistance registering, contact CFDD National at cfdd@nacm.org. Your email will be forwarded to a member to help you complete the process.

Click here to get started!
Searching for that perfect gift that combines practicality, value and pride? Look no further than CFDD’s extensive selection of logo items! From pens and Post-it® notes to portfolios and personal lunch bags, 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)

“Invest in Yourself” Chrome-finish Business Card Holder ($15)

Junior Padfolio ($15)

Personal Lunch Bag ($15)

Acrylic Desk Tray ($10)

Cork Mouse Pad ($10)

Stainless Steel Tumbler ($10)

Brass Ball Point Pen ($7)

Laser Beam Pen ($7)

Calculator ($6)

Ball Point Pen ($5)

Business Card Case ($5)

Robotic Book Light ($5)

Scratch Pad ($3)

Can Holder ($2.50)

Luggage Grip ($2.50)

Post-it® Notes ($1.50)