NATIONAL ASSOCIATION OF CREDIT MANAGEMENT
Because you joined an NACM Affiliated Association, you are also a national member! From the national headquarters, we welcome you to NACM membership.

When you joined your NACM Affiliated Association, you became part of a national network of credit professionals who share your passion for commercial credit.

The sole mission of your national organization is to lead you through a successful career in commercial credit through education, targeted reliable news and resources.
CONTENTS

2 Benefits of NACM Membership
6 Partner Programs
7 NACM’s Bookstore
8 Education
10 Professional Certification Program
12 NACM’s Credit Learning Center
14 Finance, Credit & International Business Association (FCIB)
17 International Credit & Risk Management Online Course
18 NACM’s Credit Congress & Expo
20 NACM’s Secured Transaction Services (STS)
28 Credit & Financial Development Division (CFDD)
29 NACM Affiliates
Benefits of NACM Membership

From NACM’s National headquarters, you’ll receive these member benefits.

NACM’s eNews Weekly Update is distributed every Thursday via email. It features four articles, focusing on construction, credit, leadership and the economy, the weekly quick poll and events scheduled in the next seven days.

Credit Essentials

A monthly overview of all major events, offerings, education and highlights provided by NACM.

Find all of NACM’s powerful resources at bcm.nacm.org or by downloading NACM’s Business Credit app from the Google Play or Apple store.

Download Expert Credit Briefs, NACM’s new collection of white papers, at nacm.org/expert-credit-briefs. The white papers are powered by NACM Thought Leaders.
**The Week in Review**

*Week in Review* comes out every Monday. The Global Roundup features links to articles we’re reading on topics impacting global commercial credit. Short articles of interest on hot topics will keep you in the know.

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**NACM | BLOG**

Published twice a week, providing news and updates on credit-related topics. You can find the blog at bcm.nacm.org/index.php/blog.

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**THOUGHT LEADERSHIP GROUPS**

NACM’s virtual Thought Leadership Groups are the perfect opportunity for leading B2B credit practitioners to connect monthly and discuss trends in their field. Join the conversation today and start your journey to becoming a subject matter expert. For information, visit nacm.org/the-community/thought-leadership-groups.

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**Extra Credit Podcast**

Take a few minutes and get caught up on all things B2B credit with NACM’s *Extra Credit podcast*. Tune in every Friday for a new episode available at bcm.nacm.org/index.php/podcasts.

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**Business Credit Magazine**

A magazine dedicated to commercial credit topics, mailed nine times annually to you. It will keep you up-to-date on cutting-edge trends and important credit issues that affect the way you do business.
NACM’s Scholarship Foundation provides scholarships to deserving credit professionals as it fulfills its mission to advance the educational and career development of future generations of credit and finance professionals.

FEDERAL-LEVEL ADVOCACY

NACM monitors federal legislation to ensure that congressional action doesn’t adversely impact the free flow of commercial credit. When asked, NACM members actively participate in voicing either support or concern about federal legislation and regulation.

NACM members can post jobs for free in the Credit Career Center, an industry-specific job board, catering to those in the commercial credit community. Visit career.nacm.org to get started.

Help us predict the future! Credit professionals see the future and have made the NACM’s Credit Managers’ Index a forward-looking, leading economic indicator that has broad acceptance and recognition within the business and financial community.

Help keep the data accurate by participate in the CMI survey. Five minutes or less—no math is involved. Just indicate if something is better, the same or worse than the month before. Visit nacm.org/cmi to sign up for our monthly email reminder to participate.
Best Practices, written by members for members
- Counseling a Distressed Customer
- Developing an Internal Credit Score for Businesses
- Onboarding Credit Personnel
- The Dynamic Duo: Credit & Sales
- Components of a Sound Credit Policy
- Going International
- Implementing ERP Systems
- Commercial Collections: An Overview
- UCC Article 9 for Dummies
- The Basics of Financial Statement Analysis
- Beginner’s Guide to Bankruptcy

Search by keyword through all NACM publications
- Business Credit magazine
- The Art & Science of Financial Risk Analysis
- The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005
- Construction Law Survival Manual
- Credit Beyond the Numbers
- Credit Management: Principles & Practices
eNews
- From the Cutting Board to the Cutting Edge
- Manual of Credit and Commercial Laws
- Trade Finance Guide: A Quick Reference for U.S. Exporters

Elevator Speech samples and annual contest
Useful forms from the Credit Manual
Free prerecorded webinars
Construction Job Information Sheet by NACM’s Secured Transaction Services
Quick access to:
- News and updates from banks and credit insurers
- Business Credit magazine
- NACM’s Job Board—members post jobs for free

NACM’S KNOWLEDGE CENTER
What knowledge or information do you need today? Visit the NACM’s Knowledge Center and leverage the benefits of your NACM membership.
Build your business with Fiserv.
Fiserv helps NACM members streamline payment acceptance and elevate payment experiences.

<table>
<thead>
<tr>
<th>ACCEPT PAYMENTS</th>
<th>From credit, debit, and checks to contactless cards and mobile wallets, we help you accept payments seamlessly, however and wherever your customers want to pay.</th>
</tr>
</thead>
</table>
|                 | **Acquiring Solutions** • **Contactless Point-of-Sale (POS)**  
|                 | **Global Currency Solutions** • **Electronic Check Acceptance**                                                                                                                                       |
| DRIVE MORE SALES| Encourage interested shoppers to become purchasers by breaking down their barriers to buying, whether it’s in-store or online.                                                                                                           |
|                 | **Split Payments** • **Gift Cards** • **Insights & Analytics**                                                                                                                                                                                                     |
| REDUCE COST     | Increase your transaction approval rates and offset credit processing fees to help lower your payment costs.                                                                                               |
|                 | **Surcharging** • **Interchange Optimization** • **Authorization Optimization**                                                                                                                                                                               |
| SECURE COMMERCE | Help protect customer information and reduce fraud losses without compromising your customer experience. Remove sensitive data from your environment to help reduce PCI compliance scope.                      |
|                 | **Chargeback Management** • **Security & Fraud Tools**                                                                                                                                                                                                              |
| DIGITIZE OPERATIONS | Streamline B2B payment processes and business management tasks with digital tools to improve overall efficiency and back-office operations.                                                                                   |
|                 | **B2B Payments** • **Electronic Invoice Presentment & Payment** • **Customer Payment Portal**  
|                 | **Electronic Payroll Delivery** • **Digital Disbursements** • **Corporate Incentive Disbursements**                                                                                                       |

Let NACM improve your bottom line with some of the most competitive rates available on shipping services with UPS®. Your NACM UPS® Savings Program can help you build and grow the business you dream about.

- **Save up to 34% on shipping**
- Exceed standard liability limits through UPS Capital Insurance Agency, Inc.
- Print and produce a wide variety of marketing materials with professional results at the UPS Store®

Call 1-800-MEMBERS or visit www.savewithups.com/nacm.

* Visit www.savewithups.com/nacm for specific services and discounts.
The Art & Science of Financial Risk Analysis
Satisfies the needs of credit analysts looking for the basics, as well as those wanting an in-depth understanding of the art and science of financial risk analysis. Provides practical tools and concepts applicable to improving the internal decision-making process.

Credit Management: Principles and Practices
A great training tool for those new to the field, this text also serves as a review for those studying for NACM professional designation exams.

Principles of Business Credit
A must-have in all credit departments, this on-the-job reference covers all facets of the business credit function and process, from management issues to credit applications to developing sound credit policy.

Credit: Beyond the Numbers
An overview of credit and its professional requirements; its efforts to work with other functional groups and the customer; specific responsibilities, including financial analysis, international credit management, and managing marginal accounts and workouts; and challenges that are redefining the profession, notably insourcing and outsourcing.

Construction Law Survival Manual
Compiled by James D. Fullerton, Esq. of Fullerton & Knowles, PC, the Survival Manual provides a comprehensive overview of the legal remedies available to credit professionals working in the construction industry.

Manual of Credit and Commercial Laws
Essential legal information for credit managers. Consists of four volumes that can be purchased separately or as a complete set. Updated every year.

NACM’S BOOKSTORE
For a comprehensive selection of books and publications on credit related topics, look no further than the NACM Bookstore.
Today’s credit professionals face challenges and opportunities. Whether you need to learn about credit policy, metrics, the legal environment of credit or technology, NACM’s experts share their ideas and expertise.
The Graduate School of Credit and Financial Management® (GSCFM®)

The Graduate School of Credit and Financial Management features a fresh, invigorating new delivery platform and curriculum, providing a superior application-based, executive education offered conveniently as independent components.

Participants must complete all four components and will earn a Certificate of Completion for each. Upon successful completion of the final component, students will earn the GSCFM Executive Award.

- Advanced Financial Statement Analysis
- Legal Environment of Credit
- Advanced Negotiations
- Leadership

Author Chats

Wherever you are in your career, you can engage in real-time, high-impact learning. Leading authors drive conversations with professionals about leadership, change, management, and more.

Each third Thursday of the month from 11am to 12:30pm ET, we have a lineup of authors for you to meet. The complimentary members-only get-togethers are designed around a particular book on leadership. After reading the book, you will get to speak with the author, ask questions, share comments and dive deep into the topic.

Unlimited Webinars for One Year

Purchase an unlimited webinar package for everyone at your company and enjoy access to live webinars for 12 months. Webinars offered by NACM-National, STS/MLBS and FCIB are included in the Unlimited Webinar Package. Once the package is activated, simply click on the registration button to register for any webinar. (The package applies only to live webinars.)
Registration
Open your lifetime education file by sending in the registration form along with your resume and transcripts.

Credit Business Associate℠
CBA is a lifetime academic-based designation that signals the mastery of three credit-related disciplines: basic financial accounting, business credit principles and introductory financial statement analysis.

REQUIREMENTS:
Business Credit Principles
• Available at your NACM Affiliate
• Online 24/7 on NACM’s Credit Learning Center
• Live, in-person at NACM Headquarters
• Available at NACM’s Credit Congress

Basic Financial Accounting
• Available at your NACM Affiliate
• Online instructor-led course via NACM-National
• Credits from university or community college accepted

Financial Statement Analysis 1
• Available at your NACM Affiliate
• Online 24/7 on NACM’s Credit Learning Center
• Live, in-person at NACM Headquarters
• Credits from university or community college accepted

Apply and pass the nationwide CBA exam.

Certified Credit and Risk Analyst℠
CCRA is a lifetime academic-based designation that signals mastery in the analysis and interpretation of financial statements and the ability to make informed credit risk assessments. (No Exam)

REQUIREMENTS:
Basic Financial Accounting
• Available at your NACM Affiliate
• Online instructor-led course via NACM-National
• Credits from university or community college accepted

Financial Statement Analysis 1
• Available at your NACM Affiliate
• Online 24/7 on NACM’s Credit Learning Center
• Live, in-person at NACM Headquarters
• Credits from university or community college accepted

Financial Statement Analysis 2: Credit and Risk Management
• Live, in-person at NACM Headquarters
• Available at NACM’s Credit Congress

Certification is a mark of distinction and offers a wide range of benefits. Enhance your reputation and advance your career by earning a designation that attests to your high level of knowledge, experience and commitment.
Certified International Credit Professional™

Certified International Credit Professional (CICP) is a lifetime mark of distinction that encourages professional development in global credit management and risk analysis while expanding knowledge.

REQUIREMENTS:
- Complete the 13-week International Credit and Risk Management (ICRM) instructor-led online course provided by FCIB and pass the CICP exam.

International Certified Credit Executive™

International Certified Credit Executive (ICCE) is FCIB’s executive-level designation for international credit and risk analysis professionals who are ready to make an impact on the world stage by excelling beyond their CICP designation. (Recertification required.)

REQUIREMENTS:
- Hold the CICP designation
- Earn 10 education points
- Earn 10 participation points

Credit Business Fellow™

CBF is a lifetime academic and Career Roadmap-based designation that illustrates achievers are knowledgeable about, and have contributed to, the field of business credit by first earning the CBA designation and then completing additional coursework. The CBF signals competence in business and credit law.

REQUIREMENTS:
- Business Law
  - Available at your NACM Affiliate
  - Online 24/7 on NACM’s Credit Learning Center
- Credit Law
  - Available at your NACM Affiliate
  - Online 24/7 on NACM’s Credit Learning Center
- 75 Roadmap Points
- Apply and pass the nationwide CBF exam.

Certified Credit Executive®

CCE is NACM’s highest designation, endorsing its achievers as capable of managing the credit function at an executive level. CCEs are required to recertify every three years, further validating their commitment to continuing education, self-improvement and advancement of the business credit profession.

ELIGIBILITY OPTIONS:
- 4-year degree + 10 years’ experience + 125 Roadmap Points
- CBA & CBF designation + 125 Roadmap Points
- 57 years of age or older + 15 years’ experience + 125 Roadmap Points
- Graduate School of Credit and Financial Management
  - Application-based, executive-level education
  - Advanced-level Financial Analysis, Legal, Leadership and more
- Apply and pass the nationwide CCE exam.

Certification holders average 6% higher salaries and CCE holders, 9% more!

INTERNATIONAL DESIGNATIONS

Exams offered nationwide in March, July and November and at Credit Congress.

<table>
<thead>
<tr>
<th>APPLICATION DUE</th>
<th>EXAM DATE</th>
</tr>
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<tbody>
<tr>
<td>April 21, 2023</td>
<td>June 11, 2023 (Credit Congress, Grapevine, TX)</td>
</tr>
<tr>
<td>June 16, 2023</td>
<td>July 24, 2023</td>
</tr>
<tr>
<td>September 22, 2023</td>
<td>November 6, 2023</td>
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<tr>
<td>January 12, 2024</td>
<td>March 4, 2024</td>
</tr>
<tr>
<td>April 19, 2024</td>
<td>June 9, 2024 (Credit Congress, Las Vegas, NV)</td>
</tr>
<tr>
<td>May 31, 2024</td>
<td>July 22, 2024</td>
</tr>
<tr>
<td>September 13, 2024</td>
<td>November 4, 2024</td>
</tr>
</tbody>
</table>

**What’s a Career Roadmap?**
An organized way of tracking professional experience, education and participation activities.
NACM’s Credit Learning Center can keep your career goals on track by making continuing education as convenient as possible. You choose the courses you need and learn at your own pace, on your own time and anywhere you want.

NACM’S CREDIT LEARNING CENTER

Courses and Certificate Sessions
- Advanced Credit Policy
- Bankruptcy Bootcamp
- Business Credit Principles
- Business Law
- Commercial Bankruptcy Credit Specialist
- Commercial Collection Specialist
- Commercial Construction Credit Specialist
- Credit Law
- Financial Statement Analysis I
- Letters of Credit

Individual Modules
Topics delivered by carefully selected, expert instructors as one-hour audio/visual sessions—ranging from bankruptcy, antitrust, credit applications, credit policy, construction topics, UCC, commercial collections, leadership and more!

- You choose what learning module you want to take, and when.
- Work toward completion of a course or specialty certificate.
- Watch modules on mobile devices or desktops—you choose.
- Progress and comprehension is validated by end-of-module quizzes.

Webinars on Demand
An extensive library from NACM, FCIB and NACM’s Secured Transaction Services.
# Individual Modules by Topic

A module is an individual learning segment, 60-minutes in duration. Most modules require the successful completion of a 10-question quiz.

### Advanced Credit Policy (3 modules)
- **Anatomy of a Preference** (module 2 of Commercial Bankruptcy Credit Specialist course)
- **Bankruptcy Code Proceedings** (module R of Business Credit Principles course)
- **Bankruptcy: Exercising Your Rights as a Creditor** (module 4 of Commercial Bankruptcy Credit Specialist course)
- **Bankruptcy: Navigating the Chapters** (module 5 of Commercial Bankruptcy Credit Specialist course)
- **Bankruptcy: Setting the Stage** (module 3 of Commercial Bankruptcy Credit Specialist course)
- **Bankruptcy Bootcamp: The Fundamentals** (Bootcamp course, module 1)
- **Bankruptcy Bootcamp: A Case Has Commenced, Now What?** (Bootcamp, module 2)
- **Bankruptcy Bootcamp: Maximizing Recoveries and Minimizing Liabilities** (Bootcamp, module 3)
- **Basic Collection Training**
- **Battle of the Forms** (part of Commercial Construction Credit Specialist course)
- **Business Credit Fraud** (module M of Business Credit Principles course)
- **Business Credit Principles course**
- **Business Law** (18 modules)
- **Business Writing Skills**
- **Organizing the Credit Department** (module C of Business Credit Principles course)
- **CBA Designation Exam Review** (2 modules)
- **CBF Designation Exam Review** (3 modules)
- **CCE Designation Exam Review** (3 modules)
- **Collections: Why Customer’s Don’t Pay** (Collections 1 of 6)
- **Collections: Documenting the Credit Relationship** (Collections 2 of 6)
- **Collections: Granting Credit: Regulatory Considerations** (Collections 3 of 6)
- **Collections: Delinquencies and the Collection Process** (Collections 4 of 6)
- **Collections: Recovery, Litigation and the Courts** (Collections 5 of 6)
- **Collections: Bankruptcy Overview** (Collections 6 of 6)
- **Commercial Bankruptcy Credit Specialist Course** (6 modules)
- **Commercial Construction Credit Specialist**
- **Credit Applications** (module J of Business Credit Principles)
- **Credit in the Business World** (module A of Business Credit Principles)
- **Credit in the Company** (module B of Business Credit Principles)
- **Credit Investigations** (module L of Business Credit Principles)
- **Credit Management Contract Terms** (part of Commercial Construction Credit Specialist)
- **Credit Policy and Procedures** (module I of Business Credit Principles)
- **Cross Border Debt Collection in Germany**
- **Credit and Sales Partnership** (module D of Business Credit Principles)
- **Dealing with Difficult People**
- **Dispute Resolution** (part of Commercial Construction Credit Specialist)
- **Finance and Business Insurance** (module P of Business Credit Principles)
- **Financial Statement Analysis 1 course** (all 6 modules must be studied)
- **I Have My First Preference Claim - What Should I Do Now?** (also module 5 of Commercial Bankruptcy Credit Specialist course)
- **Importance of Proper Letters of Credit Structure** (LCs course 6 of 8)
- **INCOTERMS 2020 and the Role of Contracts** (LCs course 2 of 8)
- **International Trade** (module O of Business Credit Principles)
- **Letters of Credit Course** (8 modules)
- **Letters of Credit Documentation** (LCs course 3 of 8)
- **Legal Forms of Business** (module E of Business Credit Principles)
- **Legal Environment of Credit** (module F of Business Credit Principles)
- **Legal Environment of Credit: Beyond Antitrust Regulations** (module G of Business Credit Principles)
- **Liens and Bonds: The Critical Nature of the Preliminary Notice** (part of Commercial Construction Credit Specialist)
- **Making Credit Decisions** (module N of Business Credit Principles)
- **Making Sense of Mechanic’s Liens, a Practical Introduction** (part of Commercial Construction Credit Specialist)
- **My Customer Filed Bankruptcy—What Should I Do Now?** (also part 6 of Commercial Bankruptcy Credit Specialist course)
- **Negotiable Instruments** (module Q of Business Credit Principles)
- **Overview of the UCP 600** (LCs course 7 of 8)
- **Payment Bonds** (part of Commercial Construction Credit Specialist)
- **Putting It All together** (LCs course 8 of 8)
- **Reviewing and Revising Construction Contracts** (part of Commercial Construction Credit Specialist)
- **The Letter of Credit Process** (LCs course 1 of 8)
- **The Role of Banks and Letters of Credit Terminology, Costs and Pricing** (LCs course 5 of 8)
- **The Uniform Commercial Code** (module H of Business Credit Principles)
- **The Z-Score by Ed Altman**
- **Terms and Conditions of Sale** (module K of Business Credit Principles course)
- **Types of Letters of Credit Discrepancies** (LCs course 4 of 8)
- **Uniform Commercial Code - Sale of Goods** (part of Commercial Construction Credit Specialist)
- **Ways to Conduct Effective Conversations**
Join the Finance, Credit & International Business Association (FCIB) to participate on a global level. NACM members are invited to purchase FCIB products and services, too!

FCIB offers 5 different membership options:

- **Primary** (one member)
- **Secondary** (second member from the same company)
- **Third and subsequent**
- **Global 10** (up to ten members from the same company)
- **Global Unlimited** (designed for large multinationals)

FCIB is the market leader in global credit education:

- Monthly Global Expert Briefings
- European Credit Executives Network
- International Credit & Risk Management (ICRM) online course, leading to the CICP designation
- FCIB @ Credit Congress
- Webinars
Benefits of FCIB Membership

Academy of Global Credit
A streaming, on demand collection of core and advanced topics presented as prerecorded webinars.

Week in Review
Delivered each Monday, this newsletter looks at the latest, hard-to-find news of global credit professionals.

Global Expert Briefings
Get information that’s concise and brief. Each month, join one of FCIB’s global experts for a brief, but detailed update on a global credit issue. These member-only briefings will help keep you in the know on currency, trade and country risks.

European Credit Executives Network
Navigate the risks and opportunities unique to the Eurozone. Members are encouraged to ask questions, discuss solutions, and talk about their experiences and challenges. All FCIB members are invited to join—whether they work and live in the EU, or just have customers and colleagues that do.

Credit & Collections Survey
Participate, engage and consult to learn what terms of sale and payment methods prevail by country. Survey respondents share their tips and best practices to avoid export, sales and collections issues.

Country Guides
Explore doing business by country looking at credit applications, collections, payment methods, payment security, insolvency and more.

World Trade REF
A full-featured online trade encyclopedia detailing how to do business in 120 countries.

Discussion Board
FCIB members can post questions and describe their challenges on a secure platform, available only to other members.

Credit Risk Insurer and Bank News
Search through the latest news, reports and papers published by banks and credit insurers to stay in the know.

Preferred Member Pricing
FCIB offers freshly investigated credit reports, the PRL newsletter and PRS Country Reports at preferred pricing to its members.
Do you really know your customer?

FCIB’s In-Depth Credit Reports provide a comprehensive view of a company’s legal status, ownership, management, banking and finance, operational and payment history, and the latest full financial statements*. Our vetted partners conduct on-the-ground investigations of subject companies by contacting trade references, government sources and employees.

FCIB’s Next Business Day Reports cover more than 60 countries and offer a fast and affordable alternative to our In-Depth Credit Reports. Built upon a fresh investigation, not a database, they provide verification of a company’s legal status, basic financial information*, a predictive credit risk rating, credit recommendation, legal filings, operational history and more.

<table>
<thead>
<tr>
<th></th>
<th>IN-DEPTH REPORTS</th>
<th>NEXT BUSINESS DAY REPORTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresh Investigation</td>
<td>YES</td>
<td>YES</td>
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<tr>
<td>Trade Name Verification</td>
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<td>Registration Verification</td>
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<tr>
<td>Contact/Address Verification</td>
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<tr>
<td>Credit Risk Rating</td>
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<tr>
<td>Credit Limit Recommendation</td>
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<tr>
<td>Number of Employees</td>
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<td>YES</td>
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<tr>
<td>Shareholder Information</td>
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<tr>
<td>Historical Currency Comparison</td>
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<td>YES</td>
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<tr>
<td>Subsidiary Information</td>
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<tr>
<td>Contact References</td>
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<tr>
<td>Financial Information</td>
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<td>LIMITED</td>
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<tr>
<td>Board Members and Key Staff/Executives</td>
<td>YES</td>
<td>NO</td>
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<tr>
<td>Trade References</td>
<td>YES</td>
<td>NO</td>
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<tr>
<td>Operations &amp; History</td>
<td>FULL</td>
<td>LIMITED</td>
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<tr>
<td>Property &amp; Assets</td>
<td>YES</td>
<td>NO</td>
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<tr>
<td>2-Week Question Period</td>
<td>YES</td>
<td>YES</td>
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<tr>
<td>Contract Required</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>Minimum Order Required</td>
<td>NO</td>
<td>NO</td>
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</tbody>
</table>

* Availability depends on reporting requirements and investigation findings.

FCIB understands the importance of quality and turnaround time, and monitors both aspects on an ongoing basis.

FCIB Credit Reports
Information That’s Vetted, Validated and Verified

No contracts. No minimums.

Choose the report delivery option to fit your needs: Routine, Rush, Super Rush and Next Business Day (where available).
INTERNATIONAL CREDIT & RISK MANAGEMENT ONLINE COURSE

In 13 weeks, FCIB’s ICRM online course will prepare you for the challenges ahead. Register for the course at www.fcibglobal.com.
Each year, nearly 1,200 credit professionals gather for NACM’s premier education event, the annual NACM Credit Congress & Exposition. Packed with more than 70 different educational offerings, it’s the must-attend learning event to stay on top of the most current changes in the field.

**Something for Everyone**
- Designation exam review sessions
- First-time attendee orientation
- Professional designation program overview
- **Strategic Leadership Track—NEW in 2023!** Participate in this session series to learn what it means to become a Strategic Leader.
NACM’s Credit Congress is a perfect blend of educational and networking opportunities in an ideal forum to connect with colleagues and expand your network.

**Sessions Packed with Education**
- Leadership development
- Credit risk analysis
- Indicators of risk & insolvency
- Credit survival skills
- Technology solutions
- Credit & sales
- Construction credit
- Credit card surcharging
- Performance metrics
- Developing communication skills
- Conducting credit investigations
- Global hotspots
- Cutting-edge issues
- Bankruptcy topics
- Creditors’ rights
- Vendor vetting

**Talk to Your Service Providers**
- Renew relationships with your service providers
- Learn about new products, services and technology
- Visit with NACM staff to learn about the many ways NACM can support you
- Take a look at NACM’s National Trade Credit Report
- Attend Exhibitor Solutions Hub (NEW in 2023!)
Construction credit is complicated and time consuming. NACM’s Secured Transaction Services can help you reclaim your valuable time. Whether you lean on STS resources, like the Lien Navigator, to guide your actions to secure your sales or allow the STS team to file your preliminary notices or UCCs, track your project action deadlines, or facilitate mechanic’s lien filings, STS is an extension of your team.
The Lien Navigator is the credit professional's authoritative guide to notice, lien, payment bond and suit time requirements for all 50 states, D.C., and Canada. Credit professionals can rely on the Navigator to determine when and how action needs to be taken to protect lien rights across the 50 states, D.C., and Canada. The real-time Navigator ensures that you’ll always have current information. Specific questions are also answered for subscribers through the Navigator Answer Line. The Navigator is a web-based service, accessed through the STS website, www.nacmsts.com.

The Navigator subscription includes the Construction Academy and unlimited user access.
State Requirements at-a-Glance Included in the Lien Navigator:

- List of First Furnishing States
- List of Direct to Lien States
- List of States Requiring Dollars on NTOs
- List of Full Price and Unpaid Balance Lien States
- List of Immediate Action States
- List of Notice of Commencement States
- List of Notice of Completion States
- List of Remote Contractors States
- List of Construction Trust Fund States
- List of Pay if Paid Clause Enforceable States
- List of State-by-State Contractor's License Requirement
- List of Rights for Suppliers to Suppliers
- List of Waiver Forms Governed by State Statute
- List of States Requiring NTOs when Selling to Owner

Georgia Speed Bumps

Private Speed Bumps

- Georgia is an IMPAIRED BALANCE lien state.
- Georgia’s Notice of Commencement of Improvement is designed to provide a potential lien claimant with ready access to information necessary to the filing of a claim of lien.
  - A copy of the Notice of Commencement must be provided within 30 days of the filing of the Notice of Commencement, otherwise the lien may be denied.
  - NACM strongly recommends entering the claim in conjunction with serving the Notice to Owner (NTO) within 30 days of the filing of the Notice of Commencement.
- Effective January 1, 2009, GA put in place a new statutory scheme for recording general contractors and suppliers. Although there are exemptions from these recording requirements, these required to have a license will be denied the right to file a claim of lien unless they correct their licensing problem.
- Notice Speed Bumps
  - Important Reminder: Claim amounts are required on all statutory required NTOs.
- Notice of Commencement States
  - Florida
  - Iowa (Residential)
  - North Carolina
  - South Carolina
  - Pennsylvania
  - Georgia
  - Michigan
  - Ohio
  - Utah

Immediate Action States

<table>
<thead>
<tr>
<th>State</th>
<th>Requirement</th>
</tr>
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<tbody>
<tr>
<td>Alabama</td>
<td>(Private/Tripping)</td>
</tr>
<tr>
<td>Alaska</td>
<td>(Private/Tripping)</td>
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<tr>
<td>Arizona</td>
<td>($)</td>
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<tr>
<td>Arkansas</td>
<td>($1 Residential)</td>
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<tr>
<td>California</td>
<td>($)</td>
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<tr>
<td>Colorado</td>
<td>(Private/Tripping)</td>
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<td>Connecticut</td>
<td>($)</td>
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<tr>
<td>Georgia</td>
<td>($)</td>
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<tr>
<td>Hawaii</td>
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<tr>
<td>Idaho</td>
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<tr>
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<tr>
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<tr>
<td>Maine</td>
<td>(Residential/Tripping)</td>
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<td>Massachusetts</td>
<td>(Private/Tripping)</td>
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<tr>
<td>Michigan</td>
<td>($)</td>
</tr>
<tr>
<td>Missouri</td>
<td>($)</td>
</tr>
</tbody>
</table>

Also included in the Lien Navigator:

- Bond Bits, explaining state specific payment bond thresholds
- Waiver Wire, lien waiver considerations and Pay if Pay/Pay When Paid validity
- Urgent News and related Business Credit articles
- STS Answer Line Support
The STS Construction Academy of Credit is a library of recorded webinars designed to educate or refresh the knowledge needed to excel in construction credit. A core of basic topics anchors the academy with new advanced topics added to keep the offerings fresh. Recordings are organized into broad topics.
Choose from 2 Preliminary Notice (Notice to Owner) Options on a National Basis

1. NTOs prepared and served by our staff.
2. NTOs prepared and serviced by our National Attorney Network.

Both NTO services include, at no additional charge, a Next Action Notification Email. These reminders are sent automatically to ensure that your lien/bond and suit deadlines are met during each step of the lien process.

Let a Member of Our Attorney Network File and Foreclose Your Lien and/or Bond

We offer a construction filing service on a nationwide basis through an established, carefully selected nationwide attorney network.

This network, comprised of experienced construction-oriented attorneys, prepares, serves, files and enforces preliminary notices, liens and bond claims. Our network’s vast knowledge and expertise ensures that your requests will be completed professionally, accurately and quickly.
Lien and Bond Claim Filing Program

MLBS files Mechanic’s Liens and Bond Claims in all 50 states, D.C., and in Canada through the MLBS National Attorney Network for flat fees. The power of “Strength in Numbers” allows MLBS to negotiate outstanding rates from our construction-oriented network. In addition, the MLBS National Attorney Network provides assurance that all liens are filed timely and accurately. As part of the Mechanic’s Lien Program, clients receive Next Action Notification Emails. These reminders are sent automatically to ensure that foreclosure and suit against bond deadlines are met during each step of the lien process.

The Lien Waiver Manager

- Manages waivers for all 50 states
- Merges data from the MLBS system or edits blank templates
- Includes conditional, unconditional, partial and final templates
- Archives dollars waived, type waived, and when waived by project
- Allows for disputed amounts and through dating
- Updates and remains compliant as statutes change
- Allows for editing and reprinting

Easy Project Navigation Through the MLBS Online Service Portal

- Required information prompts
- Tracks next action dates
- Allows for job updates
- View, sort and manage projects

The Document Manager

All project documents are available for download on demand.

Welcome to STS Lien Waiver Manager

The lien waiver process needs to be managed.

Over the past 10 years lien waivers have changed. What was once a half page, simple, fill-in-the-blank form, has morphed into a full-fledged legal document often requiring contract administration to figure out what the form means and what's actually being waived to receive payment. Another problem is tracking what's actually been waived per project. Finally, to complicate matters further, some of these prime contractor homegrown forms can be misleading and demand concessions never designed to be part of a waiver process. This problem is beginning to be addressed. Recent statute changes in states like Texas and California have added statutory language requiring specific lien waiver forms designed to protect suppliers and laborers.

A lien waiver is a document provided to the owner of a property stating the creditor has received all payment and gives up the right to impose a lien on the property. As stated above, however, varying state law and other circumstances can affect lien waivers.

As mentioned, over the past couple years, and most recently with states like Georgia, California (2012) and Texas (2012), lien waivers have become statutory forms with specific required verbiage extracted from the states mechanic’s lien statute; forms you must be able to produce. To solve this problem and to assist with the management of lien waivers, NACM’s Secured Transaction Services division will add the STS Lien Waiver Manager to its online portal. From the waiver manager you’ll be able to create, print and manage all these state specific statutory Lien Waivers, merging project data from the STS System, on a national basis.

Finally, there’s a system created by the leading association for Credit Managers, NACM, for suppliers and subs. The STS Lien Waiver Manager will produce and/or manage, if using waivers provided by your customer or a prime, lien waivers for all 50 states. Users will be able to load project information in the MLBS System, then merge, print, or reprint color specific, and conditional, unconditional waivers.

For access to the Lien Waiver Manager, please email nacm_national@nacm.org. Once set up, NACM STS will be happy to do a walk through of the program’s functionality.
We’ve got you covered with:

• Notice to Owners
• Attorney network mechanic’s lien filing service
• Foreclosure or bond suit actions with the attorney who filed your lien
• UCC equipment and inventory filing services
• Demand letters
• Tracking service and more

SUBSCRIPTION SERVICES
- The Lien Navigator
- Lien Waiver Manager

NTO FILING SERVICES
- Notice to Owners
  - No Volume Commitment
- Notice to Owners (no research)
- Notice to Owners – Attorney
  - No Volume Commitment

OTHER SERVICES
- Tracking Service Included with NTO request
- Mechanic’s Lien – Attorney
- Bond Claim – Attorney
- Public Improvement Lien Stop Notice
- Demand Letter – MLBS
- Demand Letter – Attorney
- Foreclosure/Suit Against Bonds

*Due to circumstance of law, the possible necessity of title work fees may vary.

NEVER BE CAUGHT UNSECURED ON CONSTRUCTION PROJECTS
STS' UCC Filing Services

STS' UCC Filing Services handles every aspect of the UCC filing life cycle, including security agreement and collateral description management, tracking jurisdictional requirements, calculating UCC filing fees, processing documents, writing checks and submitting your UCC filing—all within our comprehensive system. We’ll monitor your portfolio for expiration or continuation, notifying you in advance of deadlines so that you can take the appropriate action, all for no additional fee.

STS' UCC Filing Services’ state-of-the-art technology is easy to learn. You’ll complete your requests with confidence utilizing a simple, single-screen format. STS' UCC Filing Services will maintain an electronic backup and provide reporting within NACM's Secured Transaction Services system. The report includes filed forms, certified mail receipts, Security Agreements, UCC-1 expiration dates and UCC-3 filings. Reporting is provided at no additional charge.

Due to circumstance of law, the possible necessity of title work fees may vary.
CREDIT & FINANCIAL DEVELOPMENT DIVISION (CFDD)

Where available, Credit & Financial Development Division (CFDD) Chapters offer memberships to those wishing to boost their leadership skills along with providing access to credit education. Member-led Chapters organize monthly or bimonthly meetings, creating a forum for networking and further developing professional skills.

Contact one of the CFDD Chapters today!

CFDD Albuquerque
CFDD Charlotte
CFDD Kansas City
CFDD Louisville
CFDD Minneapolis/Saint Paul
CFDD Oklahoma
CFDD Omaha/Lincoln
CFDD Phoenix
CFDD Portland
CFDD Raleigh/Durham
CFDD Seattle
CFDD Tacoma
CFDD Wichita
Learn More About How NACM Can Help You Drive Results

NACM Trade Credit Report
Along with other third-party credit reports

Industry Credit Groups

Collection Services

Adjustment Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Phone Number</th>
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</thead>
<tbody>
<tr>
<td>NACM Business Credit Services</td>
<td>800-423-5710</td>
</tr>
<tr>
<td>NACM Business Credit Services Intermountain &amp; Arizona</td>
<td>800-977-NACM</td>
</tr>
<tr>
<td>NACM Commercial Services</td>
<td>800-622-6985</td>
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<tr>
<td>NACM Connect</td>
<td>800-935-NACM</td>
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<tr>
<td>NACM Heartland</td>
<td>888-222-1447</td>
</tr>
<tr>
<td>NACM Nashville</td>
<td>615-386-2291</td>
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<tr>
<td>NACM North Central</td>
<td>763-253-4300</td>
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<tr>
<td>NACM South Atlantic</td>
<td>800-393-NACM</td>
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<tr>
<td>NACM South Central</td>
<td>800-666-6966</td>
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<tr>
<td>NACM Southeast</td>
<td>770-491-3313</td>
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<tr>
<td>NACM Southwest</td>
<td>972-518-0019</td>
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<tr>
<td>NACM Southern Valley</td>
<td>877-646-NACM</td>
</tr>
<tr>
<td>NACM Tampa</td>
<td>800-329-NACM</td>
</tr>
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