



**Credit, Collections....  
And All That**



**ATTENDEE GUIDE**

**2023** *Chicago*  
**CONFERENCE**  
**OCTOBER 18 & 19**

Registration Deadline | October 4

# Credit, Collections... And All That

## ABOUT THE CONFERENCE

Credit, Collections...And All That Jazz, the "jazz" being the latest topics, technologies and, of course, the connections with your fellow professionals, both new and old, at this year's Gateway Credit Conference. Meridian Banquet and Conference Center in Rolling Meadows, IL is again conference central. The NACM/Chicago-Midwest Board of Directors, NACM Connect Education and Scholarship Committees along with Association staff look forward to seeing you there on October 18 & 19.

## CAN'T MAKE IT IN PERSON? JOIN US VIRTUALLY!

## WHY YOU SHOULD ATTEND

Education should be a lifelong endeavor. Laws, technologies, measurements of success, professional development are just a few examples of our ever-changing world. There are so many new ideas, products, and methodologies out there right now to help you improve your job performance and enrich your experiences. Plus, earn Continuing Education Units, CCE recertification points and ICCE certification points from the educational sessions you attend. You will also earn roadmap and participation points.

## YOUR REGISTRATION INCLUDES

- ▶ General sessions
- ▶ Continental breakfasts and buffet lunches
- ▶ Networking receptions
- ▶ Exhibit hall entry and contests
- ▶ Morning and afternoon breaks and refreshments
- ▶ Two full days of concurrent educational sessions

## LOCATION

Meridian Banquet and  
Conference Center  
1701 Algonquin Road  
Rolling Meadows, IL 60008

## HOTEL ACCOMMODATIONS

Hotel reservations can be made at the Aloft Schaumburg, 3407 Algonquin Road, Rolling Meadows, IL 60008. When calling 847.259.5000 reference NACM Connect Conference to receive the conference rate of \$129/night.

**The cut-off date is October 3, 2023.**

Reservations received after this date will be accepted on a space and/or rate available basis.

**[Click here to Book your group rate for NACM Connect Chicago Conference.](#)**

## METHODS OF REGISTRATION

Please choose one of the following methods to register for this year's conference. Full payment must be received with your registration, or we can invoice you; but, payment must be received before the event. Be sure to take advantage of one of the team discounts or the early bird rates listed below. Only one option may be selected - early bird or team discount.

## ONLINE

[www.nacmconnect.org](http://www.nacmconnect.org)

## EMAIL

Complete the enclosed registration form and email it to NACM Connect at [registration@nacmconnect.org](mailto:registration@nacmconnect.org). Credit card payments can be made upon receipt of invoice.

## MAIL

You may send your completed Registration Form with payment to:  
NACM Connect  
Attn: Credit Conference | Registration  
3005 Tollview Drive  
Rolling Meadows, IL 60008-3708

## TEAM DISCOUNTS

### ▶ 5 – 9 attendees

receive a 10% registration discount.  
*One coupon per person is valid.*

### ▶ 10 or more attendees

receive a 20% registration discount.  
*Two coupons per person are valid.*

**You may choose a team discount or an early bird registration rate, only one payment option may be selected.**

# 2023 Chicago CONFERENCE

# Jazz



## THANK YOU CONFERENCE COMMITTEE

Martine Dyer, CCE, CCRA, Restaurant Equipment Service –  
*Chairman*

Caroline Perkins, CCE, Mickey Thompson Performance Tires –  
*Vice Chairman*

John Jaeger, CCE, NACM Connect Faculty

Stephen Justice, David J. Joseph Co.

Adam Ross, CCE, Nutrien

Erica White, CCE, Ferguson Enterprises

Brittany Yvon, OMG, Inc.

## CONFERENCE SPONSORS AND EXHIBITORS

### PLATINUM SPONSORS

Bectran

Caine & Weiner

CLLA Collection Agency Certification Program

Dun & Bradstreet

Emagia

Esker

Handle.com

NACM Secured Transaction Services

NCS

Sidetrade

United TranzActions/Worldpay

### GOLD SPONSORS

Careers In Credit

Meridian Finance Group

### SILVER SPONSORS

Baker Tilly

### BRONZE SPONSORS

Allianz Trade

RetailStat



**DISCOUNT  
(EARLY-BIRD)  
MEMBER  
PRICING**

**BY 9.1**

**\$399** (2 DAY)

**\$279** (1 DAY)

**AFTER 9.1**

**\$429** (2 DAY)

**\$299** (1 DAY)

CANCELLATION  
DEADLINE FOR A  
FULL REFUND IS  
OCTOBER 4.

8:15 - 9:15 a.m. | WEDNESDAY  
RIP OFF THE REARVIEW MIRROR

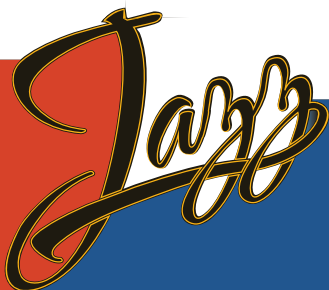
The **“Rip Off the Rearview Mirror”** experience means living and operating in the “Now.” Discover your “Through Line” which is a transformational technique that gives you energy, purpose, direction, and the ability to operate in the “Now.” If you are ready to leave the past behind (Depression), and stop anticipating the future (Anxiety) let’s “Rip Off the Rearview Mirror!” Managing the moment allows leaders to deal with issues, obstacles, and challenges as they arise each workday, rather, than putting them off. By contributing to your company’s “Through Line” morale will increase which leads to increased energy levels and overall production. Individuals who leave their past behind gain an incredible amount of time and energy which allows them to refocus on what truly matters each and every day. Individuals who stop predicting the future are able to channel those energies into their present workday.



Chad J. Willett (National Speakers Association/ Screen Actors Guild) is a TEDx speaker, two-time author, and creativity and innovation leader who trained at the world-famous improvisational school, “The Groundlings.” He was featured in the hit films “She’s All That” with Paul Walker, “Halloween H2O,” with Jamie Lee Curtis and “Can’t Hardly Wait” with Jennifer Love Hewitt. Recently (December 6, 2021), Chad was cast in the feature film, “Shirley” where he acted alongside Oscar-Winning actress Regina King and worked with Academy Award winner director John Ridley. Chad has also worked for three Fortune 500 companies (Manpower, ITT Technical Institute and the Washington Post) and is the owner/operator of Broadway2LA Acting Studio. He leverages his acting background with his experience in working America to create one-of-a-kind keynote addresses/workshops for his audiences. Chad is a member of St. Mary’s Church in German Village, Ohio and the creator of the “Make Faith Matter Conference.” He has also been involved with “Big Brothers, Big Sisters”, and a reading literacy program for adults. Finally, Chad is married to his wife Erika, and is a proud father to his baby girl, Scarlett.

# DAY 1 WEDNESDAY OCTOBER 18

7:30 — 8 a.m. <b>REGISTRATION AND BREAKFAST</b>			
8 — 8:15 a.m. <b>ROOM A   WELCOME REMARKS</b> <i>NACM Connect President, Phil Lattanzio, CCE</i>			
8:15 — 9:15 a.m. <b>RIP OFF THE REARVIEW MIRROR</b>   <i>Opening Keynote Speaker: Chad Willet</i>			
9:15 — 9:45 a.m. <b>BREAK</b>			
	<b>ROOM B</b>	<b>ROOM C</b>	<b>ROOM D</b>
9:45 — 11 a.m.	<b>NEXT GENERATION PAYMENT SOLUTIONS</b> Dean Middleton and Michael Williams, <i>UnitedTranzactions</i>	<b>ENFORCING UCC RIGHTS</b> Jerry Bailey, <i>NCS Credit</i>	<b>FINANCIAL STATEMENT ANALYSIS - PART 1</b> Curtis Litchfield, CCE, <i>Land O' Lakes/Purina</i>
11 — 11:30 a.m. <b>BREAK</b>			
11:30 a.m. — 12:30 p.m.	<b>CREDIT REPORT AND NACM CONNECT PORTAL UPDATE</b> Rich Steinkoenig, <i>NACM Connect</i>	<b>THE CRITICAL ROLE OF CYBERSECURITY IN TRADE CREDIT MANAGEMENT: PROTECTING AGAINST DEFAULT AND FINANCIAL LOSS</b> Michael Hoffman, <i>Bitsight</i>	<b>FINANCIAL STATEMENT ANALYSIS - PART 2</b> Curtis Litchfield, CCE, <i>Land O' Lakes/Purina</i>
12:30 — 1:30 p.m. <b>ROOM A   ALL CONFERENCE LUNCHEON</b>			
1:30 — 2:45 p.m.	<b>LEADING THROUGH A MISTAKE — END UP A STRONGER LEADER</b> Amy Cook, <i>McNaughton McKay Electric Co.</i>	<b>ENFORCING LIEN RIGHTS WHEN A PARTY IN THE CONSTRUCTION SUPPLY CHAIN FILES FOR BANKRUPTCY</b> Jason Torf, Esq., <i>Tucker Ellis LLP</i> ; Chris Ring, <i>NACM Secured Transaction Services</i>	<b>CASH FLOW ANALYSIS</b> John Jaeger, CCE, <i>NACM Connect Faculty</i>
2:45 — 3:15 a.m. <b>BREAK</b>			
3:15 — 4:30 p.m.	<b>ANATOMY OF A LITIGATION</b> Thomas Fawkes, Esq. and Brian Jackiw, Esq. <i>Tucker Ellis LLP</i>	<b>CUSTOMER SUCCESS MINDSET</b> Staci Cima, <i>Sidetrade</i>	<b>CASE STUDY</b> John Jaeger, CCE, <i>NACM Connect Faculty</i>
4:30 — 5:30 p.m. <b>NETWORKING HOUR IN THE EXHIBIT HALL — OPEN BAR</b> <i>Hosted by the Exhibitors</i>			



**9:45 – 11 a.m.**

## **NEXT GENERATION PAYMENT SOLUTIONS**

**Dean Middleton and Michael Williams, *UnitedTranzactions***

Tired of paying outrageous payment processing fees and drowning in payment management tasks? Join us for an exciting and informative session where we will share unique strategies for cost reductions through payment automation. During this session, we will present options to reduce residual and costly pre-existing processes. Some of what will be addressed is considered “low hanging fruit” ... something for everyone, as they say. We will also introduce new payment options for merchants that will revolutionize traditional payment processing fees. These game-changing options will make a significant impact on your bottom line. And finally, you will learn how blended functionality, which is easy to implement, will add efficiency, security, convenience, and speed to your payments.

## **ENFORCING UCC RIGHTS**

**Jerry Bailey, *NCS Credit***

Being a secured creditor gives you substantial rights over general unsecured creditors when your customer defaults.

This presentation covers:

- **HOW** you can use your UCC Filing when your customer defaults.
- **HOW** you can use your security for remedies other than repossession of goods.
- **WHEN** can you repossess your goods?
- **WHAT** are the steps necessary in a repossession?

## **FINANCIAL STATEMENT ANALYSIS – PART 1**

**Curtis Litchfield, *CCE, Land O Lakes***

The analysis of financial statements consists of a mixture of steps and pieces that interrelate and affect each other. No single part of the analysis should be interpreted in isolation. The specific conclusions drawn will be affected by the original objective established at the initiation of the analytical process. Every aspect of a firm's financial condition, operating performance and outlook affects the market value of its shares. This session will bring light to the critical areas of analysis that are required in the credit risk assessment process and introduce the fundamentals of interpretation.

**11:30 a.m. — 12:30 p.m.**

## **CREDIT REPORT AND NACM CONNECT PORTAL UPDATE**

**Rich Steinkoenig, *NACM Connect***

NACM Connect continues to grow their resources for sourcing credit reports for our members, adding features to the National Trade Credit Report, and has recently completely revamped the member portal making it easier to access not only the reports but other valuable member information. During this session you will learn all the latest available to you.

## **THE CRITICAL ROLE OF CYBERSECURITY IN TRADE CREDIT MANAGEMENT: PROTECTING AGAINST DEFAULT AND FINANCIAL LOSS**

**Michael Hoffman, *Bitsight***

As we all know, the risks of online interactions have crept into every aspect of our lives and continue to grow at an alarming speed. There are ways to keep safe, but we must continue to be vigilant. Join our expert to learn some steps that can be taken to protect your company.

## **FINANCIAL STATEMENT ANALYSIS – PART 2**

**Curtis Litchfield, *CCE, Land O Lakes***

The analysis of financial statements consists of a mixture of steps and pieces that interrelate and affect each other. No single part of the analysis should be interpreted in isolation. The specific conclusions drawn will be affected by the original objective established at the initiation of the analytical process. Every aspect of a firm's financial condition, operating performance and outlook affects the market value of its shares. This session will bring light to the critical areas of analysis that are required in the credit risk assessment process and introduce the fundamentals of interpretation.

**Credit, Collections...  
And All That**



# EDUCATIONAL SESSIONS | DAY 1

**1:30 – 2:45 p.m.**

## **LEADING THROUGH A MISTAKE – END UP A STRONGER LEADER**

**Amy Cook, McNaughton McKay Electric Co.**  
Leaders are human, and guess what? Leaders make mistakes. This session will discuss how to handle a mistake as a leader, from owning it personally to addressing it and moving past it with your team. We will discuss steps to take once a mistake is made. Learn tips to communicate with your team about mistakes without damaging yourself or your team in the process. We are looking to have an open and interactive discussion on leading through a mistake and look forward to you sharing your experiences.

## **ENFORCING LIEN RIGHTS WHEN A PARTY IN THE CONSTRUCTION SUPPLY CHAIN FILES FOR BANKRUPTCY**

**Jason Torf, Esq., Tucker Ellis LLP**  
**Chris Ring, NACM Secured Transaction Services**

Maintaining and enforcing mechanic's lien rights is vitally important to material suppliers, service providers, and subcontractors. When a party in the construction supply chain files for bankruptcy, it's important to know how the automatic stay will affect your ability to file and enforce your mechanic's lien rights. During this session, members will be guided through the process to assure their security interests are maintained.

## **CASH FLOW ANALYSIS**

**John Jaeger, CCE**

Interpretation of the cash flow statement begins with the interrelationships that exist between the balance sheet (investment and financing decisions) and the income statement (operating decisions). The results of a company's current investment decisions are seen in two key operating assets: inventory and accounts receivable. Their levels represent both investment decisions and operating decisions by management.

**3:15 – 4:30 p.m.**

## **ANATOMY OF A LITIGATION**

**Thomas Fawkes, Esq. and Brian Jackiw, Esq., Tucker Ellis LLP**  
Attorneys Brian Jackiw and Tom Fawkes will take you through the various stages of a litigation case, discussing pre-litigation preparation, the initial stages of litigation and the various meanings behind pleadings such as Answer, Motion to Dismiss, and Motion for Summary Judgment. Brian and Tom will further discuss topics like discovery, mediation, and arbitration. This will be an opportunity to learn about what credit departments can do to prepare and be successful when they are forced to litigate as well as an interactive discussion designed to focus on members specific questions related to litigation.

## **CUSTOMER SUCCESS MINDSET**

**Staci Cima, Sidetrade**

When working with your customers and concentrating on their success, you both win. How can credit and collections teams change the focus to helping their customer be successful and why. During this session Staci will review how a change in mindset and focus can create a better customer partnership.

## **CASE STUDY**

**John Jaeger, CCE**

This session will walk through the financial analysis of a real company using the tools incorporated from prior presentations. Common sizing, trend analysis and ratio analysis will be performed to determine the company's performance, in addition to reviewing the Z-score methodology as a means of confirming results.



# DAY 2 THURSDAY OCTOBER 19

8:15 — 8:30 a.m. REGISTRATION AND BREAKFAST		
	<b>ROOM B</b>	<b>ROOM C</b>
8:30 — 9:45 a.m.	<b>COLLECTION PROCESSES AND LAWSUITS, ELECTRONIC TRANSACTIONS: WHAT EVERY CREDITOR SHOULD KNOW</b> <i>Wanda Borges, Esq., Borges &amp; Associates</i>	<b>JAZZ OR BLUES? TRENDS IMPACTING CREDIT IN 2023</b> <i>Jenny Norris, Meridian Finance Group</i>
9:45 — 10:15 a.m. BREAK		
10:15 — 11:30 a.m.	<b>BACK TO BASICS: A BANKRUPTCY REFRESHER (AND PRIMER) FOR THE CREDIT DEPARTMENT</b> <i>Andrew Behlmann and Bruce Nathan, Lowenstein Sandler LLP</i>	<b>HOW TO MAKE A SOLID CREDIT DECISION</b> <i>John Jaeger, CCE, NACM Connect Faculty; Brendon Misik, CCE, CICP, Nutrien; Caroline Perkins, CCE, Mickey Thompson Performance Tires; Erica White, CCE, Ferguson Enterprises</i>
11:30 a.m. — 12:45 p.m. ROOM A   ALL CONFERENCE LUNCHEON		
12:45 — 2 p.m.	<b>DON'T DO BUSINESS WITH STRANGERS</b> <i>Marc Davenport, Caine &amp; Weiner</i>	<b>AI IN THE CREDIT DEPARTMENT</b> <i>John Fahey, Edward Don Robert Kirk, dun &amp; bradstreet</i>
2 — 2:15 p.m. BREAK		
2:15 — 3:30 p.m. <b>B2B FRAUD AND THE EVER-EVOLVING LANDSCAPE</b> <i>Closing Keynote Speaker: Vincent Smith</i>		
3:30 — 4:30 p.m. NETWORKING HOUR		



## Credit, Collections... And All That



**8:30 – 9:45 a.m.**

## **COLLECTION PROCESSES AND LAWSUITS, ELECTRONIC TRANSACTIONS: WHAT EVERY CREDITOR SHOULD KNOW**

**Wanda Borges, Esq., *Borges & Associates***

Whether the economy is good or bad; whether the world is in the midst of a pandemic or not; some of your customers will have financial issues and some debtors simply don't want to pay their bills. Credit executives need to know the best way to get paid once the debt becomes past due with the potential of turning a bad customer into a future good customer. Helping a customer in need may be the best critical role for credit executives. In addition, as the credit department becomes more and more electronic, the credit executive needs to understand what truly is an electronic transaction and how it will hold up in a court of law.

## **JAZZ OR BLUES? TRENDS IMPACTING CREDIT IN 2023**

**Jenny Norris, *Meridian Finance Group***

A discussion on continuing supply chain issues, recession and inflation, and receivable security measures that are available to you.



**REGISTRATION DEADLINE  
OCTOBER 4**

**10:15 – 11:30 a.m.**

## **BACK TO BASICS: A BANKRUPTCY REFRESHER (AND PRIMER) FOR THE CREDIT DEPARTMENT**

**Bruce Nathan and Andrew Behlmann, *Lowenstein Sandler LLP***

The global economy is on its most uncertain footing since 2008, with customers more leveraged than ever. Rising interest rates and other pressures have triggered a rapid resurgence in business bankruptcy filings after the lull of 2021-2022. This program is a refresher on bankruptcy fundamentals - and, for newer members who have not yet been through the downward side of a credit cycle, a bootcamp that builds a solid foundation of bankruptcy knowledge. The speakers will discuss the commencement of a customer's bankruptcy case, Subchapter V small business bankruptcy, sources of case information, doing business with a debtor, proofs of claim, section 503(b)(9) priority claims, creditors' committees, executory contracts, the customer's eventual emergence (or not) from bankruptcy, and a brief overview of preference claims and defenses.

## **HOW TO MAKE A SOLID CREDIT DECISION**

**John Jaeger, CCE, *NACM Connect Faculty*; Brendon Misik, CCE, CICP, *Nutrien*; Caroline Perkins, CCE, *Mickey Thompson Performance Tires*; Erica White, CCE, *Ferguson Enterprises***

In an interactive workshop, random scenarios for credit requests will be worked out by the attendees with the assistance of the panel. Join us for what promises to be a fun session that will test what you know about credit decisions while learning new ways to assess your customers' requests.

**12:45 – 2:00 p.m.**  
**DON'T DO BUSINESS WITH STRANGERS**

**Marc Davenport, Caine & Weiner**

Now more than ever this best practice should become standard operating procedure. Please note the following: According to collection agency research, the average delay for a past due payment is 55 days for large businesses and 66 days for SMB's. The larger the balance owed the lower the probability the balance will be paid in full. During this session Marc will discuss the following and much, much, more!

- Establishing Your Terms of Business (TOB)
- The Best Defense is a Strong Offense
- If I don't know you, how can we do business.
- Pay Attention to the Red Flags

**AI IN THE CREDIT DEPARTMENT**

**John Fahey, Edward Don**

**Robert Kirk, dun & bradstreet**

Artificial intelligence is here to stay, and despite some fears, it isn't a bad thing. In this session we will learn how AI can improve productivity for some tasks while freeing your time to concentrate on more important duties. Learn about the latest and greatest and how to embrace what's available to you.



**MERIDIAN BANQUET & CONFERENCE CENTER**

1701 W. ALGONQUIN ROAD  
ROLLING MEADOWS, IL 60008

**FROM East**

Kennedy (I-94) to Northwest Tollway (I-90). Exit Arlington Heights Road North. Turn left (travel west) at Algonquin Road. Travel 1.4 miles on Algonquin Road. The Meridian is on the left.

**From Northeast**

Take Lake Cook Road, Dundee Road or Willow/Palatine Road to Route 53 South. Exit Algonquin Road East and travel for about 1 mile. The Meridian is east of the intersection of Algonquin Road and New Wilke Road on the right.

**From West**

Take Northwest Tollway (I-90) East. Exit Route 53 North to Algonquin Road east. Travel about 1 mile on Algonquin Road. The Meridian is east of the intersection of Algonquin Road and New Wilke Road on the right.

**From Southwest**

Take I-355 north to Route 53 North to Algonquin Road and travel east on Algonquin Road for about 1 mile. The Meridian is east of the intersection of Algonquin Road and New Wilke Road. The Meridian is on the right.

**From Southeast**

Take Tristate (I-294) North to Northwest Tollway (I-90) to Rockford. Exit Arlington Heights Road and go north. Turn left (travel west) at Algonquin Road. Travel 1.4 miles on Algonquin Road. The Meridian is on the left.

**Parking**

On-site parking is complimentary.

**ALOFT SCHAUMBURG**

3407 ALGONQUIN ROAD  
ROLLING MEADOWS, IL 60008

**FROM O'HARE**

Take I-90 West for 6 miles. Exit 70 toward Arlington Heights Road for .5 miles. Turn Left onto W. Algonquin Rd. for 1.5 miles; Hotel is on the on left.

**FROM MILWAUKEE**

Take I-94 East to I-294 toward Indiana-O'Hare. Exit onto I-90 West . Exit 70 toward Arlington Heights Road for .5 miles. Turn Left onto W. Algonquin Rd. for 1.5 miles; Hotel is on the on left.

**FROM I-90 EAST**

Take I-90 East to 53 North. Take next exit onto Algonquin Rd. Turn left and hotel is on the right.

We recommend you use your directions app for the best possible directions.

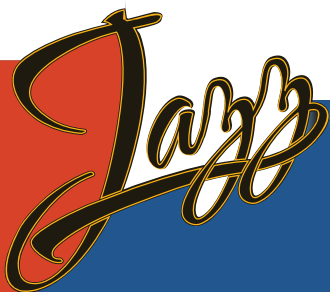
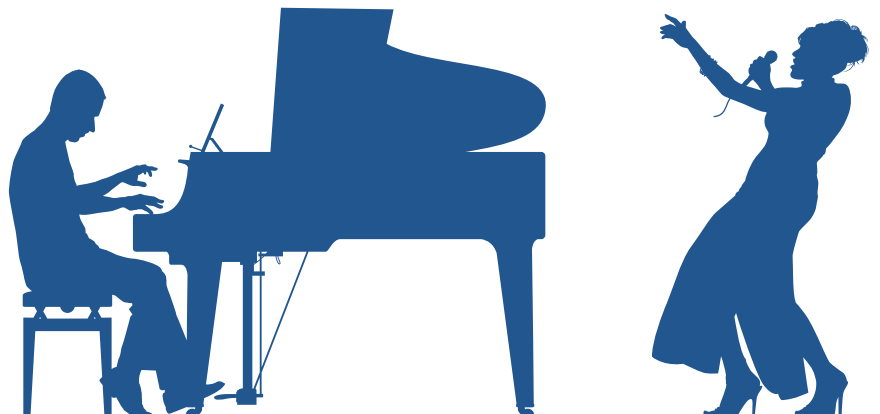
**Credit, Collections.... And All That**

**2:15 - 3:15 p.m. | THURSDAY**  
**B2B FRAUD AND THE EVER-  
EVOLVING LANDSCAPE**

Does your organization operate in the B2B space? Did you know that Business 2 Business Fraud is ever-changing, and it can impact hundreds of thousands of organizations, globally? This session will introduce the concepts of Business Misrepresentation (Puffery), Business Identity Theft, and Bust-Out fraud and what Dun & Bradstreet is observing in the marketplace. This session will also highlight the importance of KYB and introduce best practices to mitigate fraud.



Vincent Smith has over 18 years of experience developing and managing identity verification, fraud detection and watchlist solutions at TransUnion. Vince joined Dun & Bradstreet in July 2022 as the Senior Principal Product Manager for their fraud product portfolio. He works with companies across the globe to identify and build solutions to help reduce the effects of business fraud and identity theft on the business bottom line. Vince has a master's degree in Marketing from Roosevelt University in Chicago, IL, and obtained his bachelor's degree in Business Administration from the University of St. Francis in Joliet, IL.



# Credit, Collections... And All That

## JERRY BAILEY

**Executive Sales and Education Services  
Manager, NCS**

Jerry Bailey is currently the Executive Sales and Education Services Manager for NCS and has been with the company since 1995. Prior to coming to NCS, Jerry was a Corporate Credit Manager in the manufacturing industry for 10 years, during which time he gained a very thorough hands on experience with both UCC filings and Mechanic's Lien filings. Jerry consults with companies daily and has spoken to groups nationwide about Article 9 of the Uniform Commercial Code, Revised Article 9, the nuances of Construction Credit, and the benefits of selling through secured transactions. His presentations cover not only the legal protections brought about by the mechanic's lien and UCC filing processes, but also practical solutions of how and when to use these tools.

## ANDREW BEHLMANN, ESQ.

**Counsel, Lowenstein Sandler**

Andrew leverages his background in corporate finance and management to approach restructuring problems, both in and out of court, from a practical, results-oriented perspective. With a focus on building consensus among multiple parties that have competing priorities, Andrew is equally at home both in and out of the courtroom, and has a track record of turning financial distress into positive business outcomes. Clients value his counsel in complex Chapter 11 cases, where he represents debtors, creditors' committees, purchasers, and investors. Andrew writes and speaks frequently about bankruptcy matters and financial issues. Before becoming a lawyer, he worked in senior financial management at a midsized, privately held company.

## WANDA BORGES, ESQ.

**Principal, Borges & Associates**

For more than forty years, Ms. Borges has concentrated her practice on commercial litigation and creditors' rights in bankruptcy matters, representing corporate clients and creditors' committees throughout the United States in Chapter 11 proceedings, out-of-court settlements, commercial transactions and preference litigation. She is a member and Past President of the Commercial Law League of America and has been an Attorney Member of its National Board of Governors, a Chair of the Bankruptcy Section and Creditors' Rights Section. She is the President of the Commercial Law League Fund for Public Education. She is a member of several bar associations, including the American Bar Association, the American Bankruptcy Institute and the New York State Academy of Trial Lawyers. Ms. Borges serves on the Board of Directors of the International Association of Commercial Collectors, of which her firm is an associate member. She is an internationally recognized lecturer and author on various legal topics including Bankruptcy Issues such as 503(b) (9) claims and preferences, the Uniform Commercial Code, ECOA, FCRA, antitrust law, and current legal issues such as Credit Card Surcharge issues, social media, Cybersecurity and Ethics for the Trade Credit Grantor and current proposed legislation that may impact trade credit grantors. Ms. Borges has authored, edited and continues to contribute to numerous publications including Thomson West's Enforcing Judgments and Collecting Debts in New York (as its Editor-in-Chief and Lead Author), NAB's book Out of the Red and into the Black, the BCCA's Credit & Collection Handbook, The Financial Manager, the CLLA's Commercial Law World Magazine. She is listed in Who's Who in America.

## STACI CIMA

**Senior Customer Success Manager North  
America, Sidetrade**

Staci Cima is the Senior Customer Success Manager North America for Sidetrade, an Order to Cash Software company dedicated to increasing working capital, accelerating cash flow and transforming the finance function into a data-driven, strategic advantage. Staci has more than 25 years' experience in various finance management including public accounting, corporate finance and Order to Cash management. Staci has her CCE Certification and was a member of the NACM for 12 years serving on various committees and on the Connect Governing Board. Staci has a Bachelor's Degree in Accounting.

## AMY COOK, CCE

**Credit Manager, McNaughton McKay Electric**

Amy has been in a management position since age 18, working in the food industry and discovered her passion for Credit Management in 1999 after taking a position as the AR clerk for Kellermeyer Company. This change from the food industry to Credit made a huge impact. Amy quickly moved up to the Assistant Credit Manager, joined the National Association of Credit Management (NACM), and earned her CBA in 2001. Leaving Kellermeyer in late 2001, Amy spent 3 years with Great Lakes Window as a Credit Analyst and then joined the Credit team at Therma Tru Doors. Amy continued her education earning Associate degrees in both Accounting and Business Management from Owens College in 2007, also being named Business Student of the year for that year. Amy earned her bachelor's degree in Management and Organizational Development, in 2010. Since April 2012, Amy has been the Credit Manager for the Northern Region for McNaughton McKay Electric Company, an electrical distributor that provides products to companies in almost every business sector, providing for a diverse set of accounts and opportunities. Amy supervises the Accounts Receivable team, works with sales and operations within 9 locations and oversees a portfolio of over 3500 active accounts. In 2016, Amy earned her CCE. Amy is a proud mother of 3, including a son currently serving in the US Marines and grandmother to 3 wonderful boys.

## MARC DAVENPORT

**AVP Customer Experience, Caine & Weiner**

Marc Davenport is a seasoned business consultant, serial entrepreneur, and wealth strategist with a remarkable track record spanning five decades. Throughout his career, he has been instrumental in helping businesses enhance their sales, performance, and profits. Additionally, Mr. Davenport has been actively involved in raising capital for entrepreneurs looking to introduce new services, products, or production methods into the market, facilitating their successful commercialization. In his current role as the AVP of Customer Experience at Caine & Weiner, Marc is dedicated to improving cash flow, reducing daily sales outstanding (DSO), and ultimately increasing the profitability of the businesses the company serves. Moreover, he skillfully manages the Midwest region for our esteemed NACM alliance, which is now celebrating its 30th year of success. At Caine & Weiner, we believe reducing the frequency and severity of your past-due receivables and write-offs is as important as finding new customers.

# BIOGRAPHIES



## JOHN FAHEY

*Managing Director Treasury, Edward Don & Company*

Since 2004 with Edward Don & Company Woodridge, IL and is currently the Managing Director of Treasury. John is responsible for the order to cash and procure to pay processes of the Company including credit risk management, collection, cash application, credit card processing, returns, and accounts payable. John is also responsible for managing the Financial Shared Service Center group in Woodridge as well as several remote branches. Don has a 40,000 active customer base and 5,000 suppliers. Previously John was in management positions in the foodservice industry with Alliant Foodservice and Rykoff-Sexton for fifteen years; and has over thirty years of experience optimizing cash flow. He has additional background in treasury management, establishing a Credit Shared Service Center, dispute resolution, construction credit and international credit. John led DON's SAP implementation in 2009 as the BPO for Credit and Cash Application. More recently he sponsored a credit card tokenization and automated cash application solution (2018); and led the implementation of a self service Customer portal (2021). He is currently working on a self service Supplier portal solution. John has an MBA in Finance and International Business from DePaul University. He obtained his CCE in 1997 and is active with NACM Connect including past Chairman of NACM Connect. He is currently on the B2B Advisory Board of Experian.

## THOMAS FAWKES, ESQ.

*Partner, Tucker Ellis LLP*

Thomas Fawkes is with the law firm of Tucker Ellis LLP in its Chicago office. Tom focuses his practice on bankruptcy, creditors' rights and financial restructuring matters, representing official committees, unsecured and secured creditors, debtors, financial institutions, post-confirmation trustees and asset purchasers in Chapter 11 and 7 bankruptcy cases, out-of-court restructurings, and liquidation proceedings throughout the United States. Tom also assists his clients in structuring commercial transactions with a view towards mitigating risk of future bankruptcy and insolvency losses. Among other honors, Tom has been recognized as an Illinois Leading Lawyer in Bankruptcy & Workout Law: Commercial, and by Chambers and Partners as one of the leading bankruptcy and restructuring attorneys in Illinois.

## MICHAEL HOFFMAN

*Senior Director, Bitsight*

Michael Hoffman is a Senior Director on Bitsight's strategy team where among other areas, he oversees Bitsight's partnership and product offerings with Moody's Corporation, the company's largest investor. Prior to joining Bitsight, Michael was the Head of Business Operations and an early employee at VisibleRisk, a cyber risk ratings company incubated by Moody's and Team8, an Israeli cybersecurity think tank and venture capital organization. VisibleRisk was acquired by BitSight in 2021.

## BRIAN JACKIW, ESQ.

*Partner, Tucker Ellis LLP*

Brian Jackiw is a partner with the law firm of Tucker Ellis LLP. Brian is experienced in bankruptcy and commercial litigation, practicing in courts throughout the country. He has represented plaintiffs and defendants in avoidance actions, complex bankruptcy claim disputes, breach of fiduciary duty actions and bankruptcy fraud litigation. Beyond litigation in the bankruptcy courts, Brian has experience in general collection and commercial law litigation. Brian has also spent significant time advocating on behalf of general unsecured creditors through his representation of official committees of unsecured creditors. Before becoming an attorney, Brian served as an Officer in the U.S. Army.

## JOHN JAEGER, CCE

John Jaeger, CCE retired as the Manager of Credit and Collections from Follett Higher Education Group of River Grove, IL. in 2014 having completed almost 40 years in Credit Management. Jaeger worked in four different industries servicing both domestic and international customers. He received his CCE designation in November 1999. He received his MBA from Northern Illinois University, DeKalb, Il., and his BA Degree in Management from Loras College, Dubuque, IA. Jaeger served on the Board of NACM Connect including the position of Chairman of the Board. He has also served on various committees including the Education and Conference Committees, on which he remains an active participant. He continues to serve as a senior instructor for the NACM Connect Institute of Credit, and has contributed to revisions of NACM National's Credit Law curriculum. During his career Jaeger received the NACM National Instructor of the Year and the NACM National CCE Designation of Excellence Awards. He has also received the NACM Connect Credit Executive of the Year Award.



# Credit, Collections... And All That

## **ROBERT KIRK**

**Head of Analytics, Finance and Risk Solutions, Dun & Bradstreet**

Robert Kirk has been with D&B for over 23 years. Since July of 2019 he has held the position of Head of Analytics, Finance and Risk Solutions. In this position he works with companies to unlock the intelligence hidden in their data to drive profitable growth while anticipating risks in a dynamic, interconnected global economy. Prior to that he held the position of Area Vice President for D&B where he and his team focused on supporting customers in the central US and Canada. Kirk holds an Associates Degree in criminal justice, an Associates Degree in computer science, and a BS in Business & Technical Management.

## **CURTIS LITCHFIELD, CCE**

**Senior Credit Manager, Land O Lakes/Purina**

For the majority of my 30 year career with Purina Mills and Land O'Lakes, I have held various roles in Customer Financial Services. Within Customer Financial Services, my roles have involved managing a centralized and decentralized credit department where my team handles all functions of the credit department from approving new customers, collecting past due balances and working closely with our business partners, sales and marketing. In addition to managing credit, I also manage our cash application team and our invoicing and document delivery process. Prior to joining Customer Financial Services, I spent 10 years of my career in sales and business development where I prepared and presented financial and business analyses and assisted customers in developing business strategies. I attended the NACM Graduate School of Credit and Financial management where I obtained my CCE designation. For the last 8 years, I have been an instructor for NACM Connect in St. Louis. Received the Credit Excellence Award in 2017.

## **DEAN MIDDLETON**

**President, UnitedTranzactions**

Dean Middleton is President of United TranzActions with over 37 years of experience in the payment processing industry...with 32 of those years as an owner. Dean has contributed very well throughout his career by engaging in the development of various payment methods – and he continues to do so - beginning with Check Guarantee in 1986, and then expanding into Credit Card Merchant Services, ACH, Online Bill Pay, Remote Deposit Capture, Credit Card Surcharging, and more. A unique identifier in what Dean provides in the market versus his competitors is a Guaranteed payment to be applied to transactions at the discretion of his clients, this being made possible because of the proprietary Risk Logic & Filters that resides at his company. Dean has had a front row seat in serving over 6,500 companies who currently process billions of dollars in annual payments bringing efficiencies and cost reductions to every relationship that he has. Dean is viewed and accepted by his peers as a worthy speaker with meaningful content based upon his rather vast experience.

## **BRENDON MISIK, CCE, CICP**

**Area Credit Manager, Nutrien**

Brendon Misik, CCE, CICP is an Area Credit Manager with Nutrien, the world's largest provider of crop inputs. He

has been with Nutrien (previously known as PotashCorp) since 2014. Prior to getting into corporate credit, Brendon was a commercial loan officer for a regional bank in the Chicagoland area doing both credit and sales work in their commercial and industrial middle market lending division. Brendon graduated from Purdue University in 2006 with a bachelor's degree in Management and minors in Finance and International Business & Economics. He also attended NACM's Graduate School of Credit and Financial Management conducted on the campus of Dartmouth College, and completed FCIB's International Credit & Risk Management course. Brendon is involved in NACM by serving on the board as well as on both the Scholarship and Emerging Leaders committees. Brendon enjoys supporting his son, Mason, with soccer and swimming, and his daughter, Maya, with dance and swimming. In his limited free time, he also enjoys playing tennis, golfing, and cycling.

## **BRUCE S. NATHAN**

**Partner, Lowenstein Sandler**

Bruce Nathan is currently a partner in the Bankruptcy, Financial Reorganization and Creditors' Rights Department of the law firm of Lowenstein Sandler PC. Mr. Nathan concentrates on all aspects of creditors' rights and workouts in bankruptcy, out of court matters and other types of insolvency matters and in developing and documenting various types of credit enhancement arrangements. Mr. Nathan holds combined J.D./M.B.A. degrees from the University of Pennsylvania Law School and the Wharton School of Management. He is also an active member of the American Bankruptcy Institute ("ABI") and its Unsecured Trade Creditor Committee, is a contributing editor of ABI Journal's "Last In Line Column", and ABI's "Second Circuit Cases Update", and is the author of ABI's Manual On Trade Creditors' Rights of Reclamation And Stoppage of Delivery of Goods. Mr. Nathan is also an active member of, and regular lecturer for, the National Association of Credit Management ("NACM"), is a member of NACM's Editorial Advisory Board, is a frequent contributor to NACM's Business Credit, and is a contributing editor of NACM's Manual of Credit and Commercial Laws.

## **JENNY NORRIS**

**Regional Director, Meridian Finance Group**

Jenny Lezon Norris is Regional Director, East, of Meridian Finance Group, a company providing credit, insurance, and trade finance tools that companies use to expand their domestic and international sales. A graduate of the University of Connecticut (BS Finance) and Rensselaer Polytechnic Institute (MBA), Jenny has over 25 years of experience specializing in the field of international trade finance. Prior to joining Meridian Finance Group in 2013, Jenny worked at UPS Capital Business Credit, where for seventeen years she managed business development for the bank's cross-border equipment loan programs in Mexico, Brazil, Colombia, and Turkey. Before UPS Capital, Jenny worked for Gerber Technology in their International Contracts Department. Jenny has served on the Export-Import Bank of the United States (EXIM) C4 Subcommittee (2020) and Broker Advisory Council (2020). She is active in the Connecticut Turnaround Management Association (CT TMA), as well as a current member of the Connecticut District Export Council (CT DEC) She has travelled extensively and is conversant in Polish and Spanish.

# BIOGRAPHIES



## CAROLINE PERKINS, CCE

*Credit Manager, Mickey Thompson Tire Company*

Caroline has been in the credit industry for 33 years. She has served as credit manager for Mickey Thompson Tires, a wholly-owned subsidiary of the Cooper Tire & Rubber Company, for the past 30 years. She earned her CCE certification in 2012 from NACM and has participated in numerous credit interchange groups throughout the years. She is the winner of the "12th Man Award" in 2012 and the "Ironman Award" in 2014 from Mickey Thompson Tires. Caroline has been married to Steve for the past 35 years and together with their dog, Lucy, they make their home in Akron, Ohio. They enjoy spending time with their large extended families and are active in their church.

## CHRIS RING

*National Representation, NACM Secured Transaction Services*

Chris Ring is the National Representative for NACM's Secured Transaction Services and he specializes in assisting credit professionals secure their receivables using Mechanic's Lien Laws and Article 9 of the Uniform Commercial Code. Chris consults with companies on a daily basis leading them to find the best way to use these credit tools to assure that they are in the best possible position to get paid. Since 2002, Chris has completed seminars on both Mechanic's Liens and UCC Filings for companies, NACM Affiliate Credit Conferences, NACM Industry Credit Groups, CFDD Meetings and NACM's Secured Transaction Services seminars. During Chris' presentations, he demonstrates how to overcome objections from customers, sales reps and management to using these credit tools. Chris also actively solicits questions from attendees so all attendees can learn from the successes and struggles others have had while using these tools. In the end, Chris' goal is to help you be the best credit professional you can be and have a little fun along the way.

## RICH STEINKOENIG

*Manager Credit Solutions, NACM Connect*

Rich has been with NACM Connect since 2018 starting as a Credit Solutions Consultant and promoted to Manager of Credit Solutions in 2023. Prior to the NACM, Rich was a risk specialist at the national account level at Dun & Bradstreet. He was also the Global Accounts Receivable Manager at Maui Jim Sunglasses for 13 years. And prior to that he worked at Dun & Bradstreet as a senior business analyst. Rich is a graduate of Western Illinois University.

## JASON TORF, ESQ.

*Partner, Tucker Ellis LLP*

Jason Torf is a Partner at the law firm of Tucker Ellis in Chicago. Jason helps companies maximize their recovery and minimize their risk when dealing with financially distressed customers, suppliers and other related parties. Jason has represented virtually all parties in bankruptcy and other financial distress situations including trade creditors, creditors' committees, secured creditors and many more. Jason regularly speaks for NACM and CFDD as well as various industry credit groups. He received his BS in Finance from the University of Illinois Urbana-Champaign and his JD in 1998 from the U of I College of Law.

## ERICA WHITE, CCE

*Regional Credit Manager-Analytics & Insights, Ferguson Enterprises*

Erica is a graduate of University of Missouri, Columbia with a BS/BA in Finance. She started with Ferguson in 2005 as a trainee in Asheville, North Carolina and over the course of 17 years held positions of Controller, Credit Manager, District Credit Manager, and currently is a Regional Credit Manager-Analytics & Insights. Erica also is heavily involved in NACM by previously serving as Chair of NACM Connect and is on the NACM National Board. She also has completed her CBA, CBF, CCE and is a graduate of NACM's Graduate School of Credit and Financial Management. In 2019, Erica was bestowed with the NACM CCE Designation of Excellence Award for her contribution to the credit industry. In 2020, Erica was bestowed with NACM Connect Credit Executive of the year award. Erica is known for her ability to develop her team and her competitive spirit. She has recently enjoyed getting more involved in the data and automation side of the Credit Department, using her skills to build new tools that use data to drive automation in the Credit Department. In her spare time, Erica enjoys long walks with her Dog, sushi, and watching her favorite sports teams play.

## MICHAEL WILLIAMS

*Vice President, NACM Relations, UnitedTranzactions*

A familiar face within the NACM for the past 25 years, Michael has partnered with NACM Members of all sizes to introduce creative solutions for third-party payment processing efficiencies and system integrations. Michael is a conference speaker, round table expert, and NACM certification curriculum and Credit Magazine contributor and is always enthusiastic in sharing his knowledge with the NACM Membership!



# Credit, Collections.... And All That

## PRODUCTS AND SERVICES

### COMMERCIAL COLLECTION SERVICES

Electronic Claims Placement  
Maximum Dollar Recovery  
Personal Service

### EDUCATION

Workshops and Seminars  
Webinars  
On-Site Training

### INSTITUTE OF CREDIT

Annual Credit Conferences  
Credit 101, Credit 102 and Credit 103  
Professional Designation Programs  
Self-Study and Exam Review Courses

### CREDIT GROUP SERVICES

Industry Credit Groups  
Online Credit References  
SAP Users Group  
International Credit Professionals Group

### PUBLICATIONS, ETC.

Business Credit Magazine  
CreditConnections Newsletter  
Bimonthly e-Newsletter  
Online Member Community - InterConnection



### CREDIT REPORTING SERVICES

Commercial Credit Reports  
Consumer Credit Reports  
International Credit Reports  
Portfolio Risk Analysis

### OTHER SERVICES

Billing Solutions Services  
Cash Flow Solutions  
Check Guarantee Services  
Credit and Deductions Management Software  
Credit Application Processing  
Credit Card Processing  
Credit Insurance  
Credit Risk Management  
Critical Document Management  
Electronic Funds Transfer  
Online Bill Pay  
Online Credit Applications  
Retail Account Monitoring  
UCC and Mechanics Liens Filings  
Sales Tax Management Software



3005 Tollview Drive | Rolling Meadows, IL 60008  
P 847.483.6400 | F 847.253.6685  
info@nacmconnect.org | www.nacmconnect.org