

Chicago

Credit Conference

OCTOBER 23 & 24 2024

Register at nacmconnect.org



Networking.
Education.
Exhibitors.
Surprises.
Prizes.

#### **ABOUT THE CONFERENCE**

It's time! Time to leave the house, leave the office, rejoin your peers, and take advantage of relevant and timely information at this year's NACM Connect Credit Conference – ReConnect Live! We've had a good deal of success with our online member discussion series, Coffee with Connect, but imagine how much more valuable two days of live education, networking opportunities, and learning about the new products and services our partners are offering would be.

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

#### WHY YOU SHOULD ATTEND

The credit profession has never experienced the changes in laws, technologies, and other information more than the transformations happening now. Come and learn; come and ReConnect Live! Education should be a lifelong endeavor. Plus, earn Continuing Education Units, certification and recertification points for both learning and attendance at an NACM Sponsored event.

#### 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 8, 2024.
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

#### **EMAIL**

Complete the enclosed registration form and email it to NACM Connect at 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.

# Thirago

BY 9.1

**\$399** (2 DAY)

**\$279** (1 DAY)

AFTER 9.1

**\$429** (2 DAY)

**\$299** (1 DAY)

## NON-MEMBER PRICING:

**BY 9.1** 

**\$798** (2 DAY)

\$558 (1 DAY)

AFTER 9.1

**\$858** (2 DAY)

\$598 (1 DAY)

CANCELLATION DEADLINE FOR A FULL REFUND IS OCTOBER 9.

### CREDIT CONFERENCE

OCTOBER 23 & 24 2024

### THANK YOU CONFERENCE COMMITTEE

Curtis Litchfield, CCE, Land O Lake/Purina – Chair Amy Cook, CCE, McNaughton McKay Electric Company – Vice Chair

John Jaeger, CCE, Retired

Jack Mauro, Packing Corporation of America

Matt Mezger, CBA, CCRA, Uline

Adam Ross, CCE, Nutrien

Erica White, CCE, Ferguson Enterprises

Brittany Yvon, CBA, CICP, OMG Inc.

## CONFERENCE SPONSORS AND EXHIBITORS

#### **PLATINUM SPONSORS**

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## DAY 1 WEDNESDAY OCTOBER 23

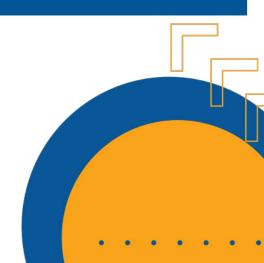
7:30 – 8 a.m.	REGISTRATION AND BREAKFAST				
8 – 8:15 a.m.	ROOM A   WELCOME REMARKS NACM Connect President, Phil Lattanzio, CCE				
8:30-9:30 a.m.	CONNECT TO WHAT MATTERS   Opening Keynote Speaker: Charlie Ruiz				
9:15 - 9:45 a.m.	BREAK				
	ROOM B	ROOM C	ROOM D		
9:45 — 11 a.m.	FRAUDULENT CREDIT APPLICATIONS Amy Cook, CCE, McNaughton McKay Electric Company; Martine Dyer, CCE, CCRA, Restaurant Equipment Services; Matt Mezger, CBA, Uline	EFFECTIVE RISK MANAGEMENT STRATEGIES/ USING ARTIFICIAL INTELLIGENCE IN THE BRAVE NEW WORLD OF CREDIT Matt Cobo and Lee Fahrenz, Allianz Trade	FINANCIAL STATEMENT ANALYSIS - PART 1 Curtis Litchfield, CCE, Land O' Lakes/Purina		
11 – 11:30 a.m.	BREAK				
11:30 a.m. — 12:30 p.m.	THE IMPACT OF BANKRUPTCY - DEEPER THAN YOU THINK James Brown, BKWire	EXTENDING CREDIT TO EMERGING INDUSTRIES: NAVIGATING RISKS AND SEIZING OPPORTUNITIES Amy Cook, CCE, McNaughton McKay Electric Company, Jeff Weber, Uline	FINANCIAL STATEMENT ANALYSIS - PART 2 Curtis Litchfield, CCE, Land O' Lakes/Purina		
12:30 – 1:30 p.m.	ROOM A   ALL CONFERENCE LUNCHEON				
1:30 - 2:45 p.m.	RECENT DECISIONS AND TRENDS IN BANKRUPTCY CASES AND LESSONS FOR TRADE CREDITORS Brian Jackiw, Thomas Fawkes, Tucker Ellis	SEEING THE FUTURE: USING AI TO PREDICT AND ACT ON FUTURE DEDUCTIONS Dexter Peavy, Emagia	CASH FLOW ANALYSIS John Jaeger, CCE		
2:45 – 3:15 p.m.	BREAK				
3:15 - 4:30 p.m.	THE FINANCIAL EFFECTS OF EXTENDING PAYMENT TERMS (AND OTHER TOPICS) Curtis Litchfield CCE, Land O' Lakes; Caroline Perkins, CCE, Mickey Thompson Performance Tires; Curt Rothlisberger, CCE, CICE, Ardagh Metal Beverage USA Inc.; Erica White, CCE, Ferguson Enterprises	IV YEARS OF SUBCHAPTER V: A SMALL BUSINESS BANKRUPTCY RETROSPECTIVE Bruce Nathan, Michael Papandrea, Bankruptcy and Restructuring Department, Lowenstein Sandler LLP	CASE STUDY John Jaeger, CCE		

4:30 - 5:30 p.m.

**NETWORKING HOUR IN THE EXHIBIT HALL — OPEN BAR** *Hosted by the Exhibitors* 

# DAY 2 THURSDAY OCTOBER 24

8:15 – 8:30 a.m.	REGISTRATION AND BREAKFAST				
	ROOM B	ROOM C			
8:30 – 9:45 a.m.	MASTERING ACCOUNT RECEIVABLE CASH FORECASTING Curtis Litchfield, CCE, Land O' Lakes; George Schnupp, CCE; Brittany Yvon, CBA,CICP, OMG, Inc.	GENERATIVE AI			
9:45 – 10:15 a.m.	BREAK				
10:15 – 11:30 a.m.	HEROES AND HORRORS: TRIUMPHS AND TRAGEDIES UNVEILED (NAVIGATIONS CREDIT THROUGH THE EYES OF THE COURT) Wanda Borges, Borges & Associates	10 THINGS TO KNOW ABOUT EXTENDING CREDIT IN MEXICO Romelio Hernandez, HMH			
11:30 a.m. – 12:45 p.m.	ROOM A   ALL CONFERENCE LUNCHEON				
12:45 – 2 p.m.	FROM NEWBIE TO MANAGER - CAREER PATHING IN CREDIT Kendra Gerdes, Systems, LLC; Leslie Harrison, CGA, SPHR, NACM Connect; Brendon Misik, CCE, CICP, Nutrien	John Jaeger, CCE; Adam Ross, CCE, Nutrien eslie Harrison,			
2 – 2:15 p.m.	BREAK				
2:15 – 3:30 p.m.	ECONOMIC UPDATE Closing Keynote Speaker: Byron Shoulton				
3:30 - 4:30 p.m.	NETWORKING HOUR				





### 8:30 - 9:30 a.m. | WEDNESDAY

#### **CONNECT TO WHAT MATTERS**

Charlie Ruiz is a former professional baseball player whose promising career with the Colorado Rockies was unexpectedly cut short by a devastating injury. He discovered that true success and fulfillment come not just from achievements on the field, but from choosing Presence Over Preference in every aspect of life.

Playing your own game in both the short and long term while staying connected to what matters most. Now, as a performance coach, relationship expert and speaker, Charlie brings practical insights through an approachable. engaging and authentic style of storytelling.

Charlie's coaching and speaking journey starts and continues in the spirit of high-performance. As a former professional athlete, now mental performance coach and communication consultant he's been integrated in all facets of leadership development and mental performance.

He's facilitated upwards of 600 + management training for companies across the start-up and fortune 100 (MLB, Google, Coinbase, SAP, Apple, and Starbucks). Working in professional sports, high-tech and non-profit, he's coached founders, professional coaches, and C-suite executives in both group and 1:1 settings.



## Mingo CREDIT CONFERENCE

## 2:15 - 3:15 p.m. | THURSDAY ECONOMIC UPDATE

We are pleased to welcome back FCIA Senior Global Economist, Bryon Shoulton, who will be on hand to share with us his insights into current economic conditions, both domestic and international. As we prepare for the coming election, staying informed and agile is paramount for businesses and professionals alike. This keynote session offers a comprehensive update on the economic landscape, providing crucial insights into current trends, challenges, and opportunities shaping our financial future.



Byron Shoulton is an accomplished country and political risk expert with over 40 years of industry experience. He writes the monthly "Major Country Developments" distributed globally to the trade, political risk and finance industries and conducts a quarterly ranking of 140 countries. Mr. Shoulton speaks regularly on global trade, economic and political trends impacting cross-border risks.

Mr. Shoulton is a graduate of Johns Hopkins University and holds an advanced degree in International Economics from the School of Advanced International Studies (SAIS). With a background in international banking, economic policy and trade finance, his professional experience includes roles as a Senior Credit Analyst at Irving Trust Company and a Senior Research Economist with the Jamaican Ministry of Foreign Affairs.

### **EDUCATIONAL SESSIONS** DAY 1

#### 9:45 - 11 a.m.

#### **FRAUDULENT CREDIT APPLICATIONS**

Amy Cook, CCE, McNaughton McKay Electric Company; Martine Dyer, CCE, CCRA, Restaurant Equipment Services;

Matt Mezger, CBA, Uline

Fraud is out there, and people sending fraudulent credit applications are increasing. What are the best practices and tools to mitigate risk and confirm information? This session will discuss what to look for on the applications you receive every day and some tools available to best "fact-check" the information provided and spot fraud. We will discuss real-life examples and feel free to bring your own to share. Let's work together to stop these shady actors and protect our AR.

#### EFFECTIVE RISK MANAGEMENT STRATEGIES/USING ARTIFICIAL INTELLIGENCE IN THE BRAVE NEW WORLD OF CREDIT

#### Matt Cobo and Lee Fahrenz, Allianz Trade

Have you ever wondered how a credit insurance company evaluates, underwrites and monitors credit risk? How do they use (and you can too) futuristic risk assessment and inject AI (Artificial Intelligence) into underwriting principles to protect the bottom line? Tune in for this enlightening discussion and go behind the scenes – it's all about the information and more reliable than the weather channel.

### FINANCIAL STATEMENT ANALYSIS - PART 1

#### Curtis Litchfield, CCE, Senior Credit Manager, 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.

## 11:30 a.m. — 12:30 p.m. THE IMPACT OF BANKRUPTCY - DEEPER THAN YOU THINK

#### James Brown, BKWire

In the year 2023, more than 18,000 businesses filed for bankruptcy, which affected over 400,000 creditors. Such bankruptcy filings can

have significant impacts on your company, and it's crucial to be aware of the potential risks. If one of your customers files for bankruptcy, it can negatively affect your business, and the impact can even extend beyond that if your customer's customer also files for bankruptcy.

In this session, we will delve into this topic in greater detail and learn how to use data to uncover the hidden effects of bankruptcy filings on your business. It's important to take proactive measures to safeguard your company and arm yourself with the knowledge you need to mitigate the risks and protect your business in the long run.

## EXTENDING CREDIT TO EMERGING INDUSTRIES: NAVIGATING RISKS AND SEIZING OPPORTUNITIES

#### Amy Cook, CCE, McNaughton McKay Electric Company, Jeff Weber, Uline

In this session, we explore strategies for extending credit to emerging industries. We'll delve into the nuances of establishing credit lines, assessing risk, and monitoring businesses within these sectors. Additionally, we'll discuss practical tools and techniques to optimize credit management. Join us as we navigate the dynamic landscape of credit in emerging markets.

### 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.

### **EDUCATIONAL SESSIONS** DAY 1

### 1:30 - 2:45 p.m.

## RECENT DECISIONS AND TRENDS IN BANKRUPTCY CASES AND LESSONS FOR TRADE CREDITORS

Brian Jackiw, Thomas Fawkes, Tucker Ellis
Several important decisions and trends have
emerged in bankruptcy cases in the past several
years – and, in some cases, the past several
months – that impact and inform trade creditors
as they seek to maximize recovery from
customers that are in Chapter 11. During this
session, our speaker will discuss a cornucopia
of various decisions and trends, as well as
their impact on trade creditors and what trade
creditors can learn to aid in maximizing recovery.
Some of the topics that will be covered include
third-party releases, the "Texas two-step,"
critical vendor status, consignments, subchapter
V bankruptcy, and more!

## SEEING THE FUTURE: USING AI TO PREDICT AND ACT ON FUTURE DEDUCTIONS

#### Dexter Peavy, Emagia

In the complex landscape of B2B credit management, deductions represent a significant challenge that can erode revenues and misrepresent accounts receivable (AR). Manual processing of these deductions can prove not only time-consuming and potentially errorprone but also costly, making it imperative for businesses to find more efficient solutions. Join us for an insightful session tailored where we delve into how AI-powered deductions management solutions can transform a credit department's deduction management process and, thus, overall efficiency. Discover how the right automation tool can handle up to 80% of manual deductions processing, transforming this low-value activity into a high-value one by creating and identifying deductions from various customer-provided remittances... and also cut dispute resolution times in half.

#### **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.

## THE FINANCIAL EFFECTS OF EXTENDING PAYMENT TERMS (AND OTHER TOPICS)

Curtis Litchfield, CCE, Land O' Lakes; Caroline Perkins, CCE, Mickey Thompson Performance Tires; Curt Rothlisberger, CCE, CICE, Ardagh Metal Beverage USA Inc.; Erica White, CCE, Ferguson Enterprises

What are the financial effects of extending payment terms? Instead of the typical 30-day payment period, for example, extended terms may reach to 60, 90 or even 120 days. Extending payment terms offers a one-sided benefit in the short term.....for a buyer to take advantage, the seller must be put at a disadvantage. While these longer terms may be given for the reason of receiving a larger order, these extended timelines can strain cash flow and create challenges for suppliers in meeting their own financial obligations. This panel will discuss and identify these issues along with other related topics of interest.

## IV YEARS OF SUBCHAPTER V: A SMALL BUSINESS BANKRUPTCY RETROSPECTIVE

Bruce Nathan, Andrew Behlmann, Michael Papandrea, Bankruptcy and Restructuring Department, Lowenstein Sandler LLP 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 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.

### EDUCATIONAL SESSIONS | DAY 2

## 8:30 - 10:15 a.m. MASTERING ACCOUNT RECEIVABLE CASH FORECASTING

Curtis Litchfield, CCE, Land O' Lakes; George Schnupp, CCE; Brittany Yvon, CBA,CICP, OMG, Inc.

Accounts Receivable Cash Forecasting is a critical financial management process that enables organizations to predict future accounts receivable cash flows. This session will explore the principles, tools, and techniques of effective accounts receivable cash forecasting, helping participants to enhance their financial planning and stability.

The objectives of this session include understanding the fundamentals of accounts receivable cash forecasting; learning about different methods and tools used in accounts receivable cash forecasting; gaining insights into best practices for accurate accounts receivable cash flow prediction; developing skills to create and analyze accounts receivable cash flow forecasts; identifying common challenges in cash forecasting and strategies to overcome them.

By the end of this panel discussion, members will be equipped with the knowledge and tools to create accurate and reliable accounts receivable cash forecasts. They will be able to identify potential cash flow issues early, make informed financial decisions, and improve their organization's financial stability.

### FRAUD IN B2B COMMERCE, NOW POWERED BY GENERATIVE AI

#### David Fulham, Nuvo

Join us for an educational session to learn how to understand and address the new fraud vectors in B2B commerce more broadly, and your trade credit practice specifically. This session will provide a thorough analysis of the challenges and solutions for credit managers in preventing fraud, particularly with the rise of generative AI. Covered in this session will be types of fraud in B2B commerce; the impact of generative AI; the Impact on Credit Management; detection and prevention and best practices for minimizing fraud risk and enhancing the security of B2B transactions and credit management in the age of AI.

#### 10:15 - 11:30 a.m.

#### HEROES AND HORRORS: TRIUMPHS AND TRAGEDIES UNVEILED (NAVIGATIONS CREDIT THROUGH THE EYES OF THE COURT)

#### Wanda Borges, Borges & Associates

This specialized educational program explores real-world cases, showcasing both the triumphs and challenges faced by trade credit grantors. Emerging Leaders in the credit world as well as seasoned veterans will gain valuable insights, strategies, and best practices to make informed decisions and mitigate risks in the world of trade credit as we delve into the world of lawsuits in state court and federal courts (including bankruptcy courts). Attendees will be shown how creditors and attorneys stepped up to the plate, turning the tide of seemingly unwinnable situations into success stories. Examples of how accurate terms and conditions and then using those terms and conditions can assist the trade creditor in recovering a debt. Riveting stories of triumph and tragedy will keep the attendees engaged from start to finish. Some of the cases which will be discussed include

- The Sports Authority- where trade creditors, too late, discovered that failure to follow the rules of consignment will lead to disastrous results but appeals resulted in the best results possible under the circumstances.
- Enron where not only creditors but law firms and accounting firms got burned as a result of the smoke and mirrors put forth by this Debtor and how forensic experts revealed that chicanery.
- Circuit City where trade creditors' diligence, creative monitoring of credit limits, use of credit insurance and creativity for a massive prepayment turned a multi-million dollar potential loss into an almost
- Kumtor Gold Company where trade creditors were compelled to think outside the box and circumvent the Chapter 11 process in order to deliver goods and services to the operating entity and get paid for those goods and services
- Caesars Palace where many years of legal battles resulted in a continuing and successful

### EDUCATIONAL SESSIONS | DAY 2

business.

 Antitrust cases from which trade creditors have learned firsthand how the term "price fixing" applies to credit.

### 10 THINGS TO KNOW ABOUT EXTENDING CREDIT IN MEXICO

Romelio Hernandez, HMH Legal

Join us for an informative presentation on "10 Things to Know When Extending Credit in Mexico." This session will cover key strategies for managing credit risk in the Mexican market. We'll discuss important aspects of the local business environment, effective credit applications, and useful security measures. Learn about conducting due diligence, using legal tools like the 'pagaré,' and implementing security clauses to protect your interests. Drawing from practical experience, we'll provide insights on making informed decisions when extending credit to Mexican buyers. This presentation aims to help credit professionals enhance their operations and mitigate risks when doing business in Mexico.

## 12:45 - 2:00 p.m. FROM NEWBIE TO MANAGER - CAREER PATHING IN CREDIT

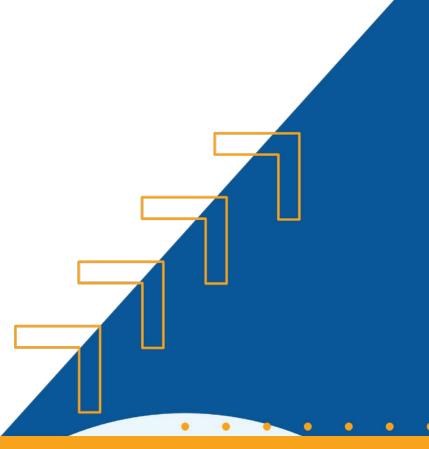
Kendra Gerdes, Systems, LLC; Leslie Harrison, CGA, SPHR, NACM Connect; Brendon Misik, CCE, CICP, Nutrien

Embark on a journey through the intricacies of career pathing within the dynamic realm of commercial credit. This session offers invaluable insights and practical strategies designed to empower professionals aiming to advance their careers in this specialized field.

Whether you're at the outset of your career or seeking to elevate your current trajectory, understanding the nuances of career progression is essential. Our expert panelists, comprising seasoned industry leaders and career advisors, will delve into the core competencies and pivotal milestones that define success in commercial credit.

#### **DENYING CREDIT**

John Jaeger, CCE; Adam Ross, CCE, Nutrien Denying Credit is an important function of the Credit Department necessary to protect a major asset of the company. This presentation will discuss the steps used to make the decision. This includes policy manuals, financial analysis, and many other practices related to payment procedures. In addition, the presentation will include conversations with both internal and external customers necessary to support the denial decision. We doubt that anyone who makes this type of decision has not experienced the decision being overridden. This relates to the different positions in the company accepting risk levels. The discussion will include not just telling the different levels "I told you so".



### RECONNECT LIVE BIOGRAPHIES

#### **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.

#### **JAMES BROWN, FOUNDER**

#### Owner, BKWIRE

James Brown is the founder and owner of BKwire.com, an innovative web-based platform that provides streamlined bankruptcy data information, equipping businesses with actionable insights to proactively address bankruptcy risks. Drawing from a rich background of accounts receivable insurance and other financial services, James built BKwire.com to operate as an invaluable tool in safeguarding your business's financial future and navigating today's financial uncertainty. As a seasoned

expert in corporate bankruptcy data analysis, James is a dedicated guide empowering businesses to make informed decisions in the face of financial uncertainty.

#### **MATT COBO**

#### Vice President, Allianz Trade

Matt Cobo is a VP, Risk Underwriting Industry Manager at Allianz Trade (formerly Euler Hermes North America) where he has served for nearly 24 years. Matt has a wide array of experiences within Allianz Trade ranging from Commercial to Risk Analysis and Underwriting. In his current role, he is responsible for managing a team of Underwriting associates located throughout the US. Furthermore, he helps steer Allianz Trade's US risk portfolio. Matt holds a Bachelor of Science from Mount Saint Mary's University. He resides in Hunt Valley, MD with his wife and two children.

#### **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

# Chirago CREDIT CONFERENCE

wonderful boys.

#### **MARTINE DYER, CCE, CCRA**

Restaurant Equipment Services

Martine graduated from Northern Illinois University with a Finance Bachelors of Science. She currently has 14 years of experience working in the credit field, with experience in the automotive, office equipment & Supplies, and food industries. She is a current CCE and CCRA, and has volunteered on various committees through NACM Connect. Martine currently sits on the NACM Connect Board.

#### LEE FAHRENZ

#### Vice President, Allianz Trade

Lee Fahrenz is a Sales Vice President with Allianz Trade (formerly Euler Hermes North America) where he has served for over 17 years. He has 35 years of sales and sales management experience in insurance, banking and finance. He consults with companies to help manage credit risk, improve financing opportunities and safely expand sales on both a domestic and international basis. He holds professional affiliations with the Turnaround Management Association, NACM Connect, Fabricators & Manufacturers Association, North American Steel Alliance, Secured Finance Network – Midwest and is on the board of the Association of Steel Distributors. Lee holds a Bachelor of Arts from Gustavus Adolphus College in St. Peter, MN where majored in Business. He resides in the Western Suburbs of Minneapolis.

#### 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.

#### **KENDRA GERDES**

Credit Manager, Systems, Inc.

Kendra Gerdes is the Credit Manager for Systems, Inc. in Germantown, Wisconsin, a mid-sized company with approximately \$100 M in annual sales. She has held this position for nearly four years, and has been in the credit profession for over 25 years. She is responsible for all aspects of the credit and collections/AR staff and establishing the direction of the credit function through the creation and implementation of credit policies and procedures.

#### **LESLIE HARRISON, SPHR, CGA**

#### Vice President, NACM Connect

Leslie Harrison, SPHR, CGA is the Vice President of Membership and Human Resources at NACM Connect. She came to the Association 19 years ago to assume responsibility as Manager of Midwest Business Staffing. Her career since then has taken off in several different directions. In 2006 Harrison was given the additional responsibility to oversee membership sales for Illinois and now oversees a team of membership consultants in 17 regions. In 2011 she also assumed full Human Resource responsibility including internal recruiting, hiring, onboarding, and terminations. In 2014, Harrison obtained her senior designation through HRCI and in 2017 her SHRM-SCP from the Society for Human Resource Management. Prior to starting at NACM Connect she worked at AccountResource, a staffing agency specializing in accounting and finance placements. She managed two branch offices, open 3 additional branch offices including one in Michigan and pioneered a new division for them specializing in the banking industry.

#### **ROMELIO HERNANDEZ**

#### President, HMH Legal

Romelio Hernandez is President at HMH Legal, a Law Firm that focuses on creditor protection in Mexico and Latin America, with services of debt collection, litigation, secured transactions, and due diligence investigations. Based in Tijuana-Baja California, México, he works

### RECONNECT LIVE BIOGRAPHIES

extensively with foreign firms, exporting companies and collection agencies, assisting them with out-of-court and legal collection efforts throughout the region, including cross-border debt collection efforts. Romelio's 25+ years of litigation experience and exposure to international commercial law have equipped him with insights into the unique challenges and risks that may arise in crossborder debt collection situations, allowing him to navigate them effectively. As a result, he can provide expert guidance to US companies extending loans or exporting to Mexico and other international markets, helping them to mitigate risks and optimize their collections efforts. Romelio graduated from Universidad Autónoma de Baja California Tijuana, and was admitted to practice law in Mexico since 1997. Romelio holds a Masters' Degree in Comparative Law (LL.M.) from the University of San Diego School of Law (2011).

#### **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.

#### **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 sent 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.

#### **MATT MEZGER, CBA, CCRA**

#### Team Lead, Uline

Matt Mezger has worked in Credit for 8 years. He obtained his CCRA in April 2021 and his CBA in November of 2022. He was a previous member of the Emerging Leader Group where he was a member of the Scholarship committee and received the 2023 NACM Emerging Leadership award from NACM National. Currently he is a member of the Education committee. Matt graduated from Northeastern Illinois with a degree in Economics in 2015. At Uline, he leads a team responsible for reviewing Uline's highest risk customers, and presents to executive management on a bi-weekly basis. He works with management to create new efficiencies for the department and helps develop analytical skills of team members.



members of the judiciary to his everyday practice.

#### **DEXTER PEAVY, VICE PRESIDENT**

#### Order-to-Cash Transformation Emagia

Mr. Peavy is a senior level manager with over 25 years of global business and consulting experience focused on improving cash flow through the implementation of technology and process improvements across the finance organization. His proven expertise extends across multiple industries in re-engineering the finance organization by outsourcing non-value added activities, reducing re-work, and improving the timing and quality of information senior management uses in their decision-making process. His success in achieving tangible benefits is the result of partnering the finance organization with upstream departments. Prior to his time at Emagia, Peavy has worked at companies including Capgemi, Ernst & Young, Hitachi Consulting, and DXC Technology. 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,

#### **CAROLINE PERKINS, CCE**

#### Credit Manager, Mickey Thompson Tire Company

Caroline has been in the credit industry for over 30 years. She has served as credit manager for Mickey Thompson Tires, a wholly-owned subsidiary of the Goodyear Tire & Rubber Co., for the past 36 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 38 years and they make their home in Akron, Ohio. They enjoy spending time with their large extended families and are active leaders in their church.

#### **ADAM ROSS, CCE**

#### **Credit Manager, Nutrien**

Adam Ross, CCE, is currently a Credit Manager at Nutrien in Northbrook, IL, responsible for all credit activities related to Industrial and Agricultural Portfolio accounts. He has a total of 28 years of credit and collection experience. Past positions include Credit Manager at

### RECONNECT LIVE BIOGRAPHIES

Feralloy Corporation from 2018 -2021 and Regional Credit Manager at Anixter, Inc. from 2007 - 2017. Ross is a graduate of Mount Scenario College where he received a BS in Business/Economics. He has held the CCE designation since 2008. Ross is a past member of the NACM Connect Board of Directors.

#### **CURT ROTHLISBERGER, CCE, CICE**

**Director Credit and Collections,** *Ardagh Metal Beverage, USA Inc.* 

Curt Rothlisberger, CCE, CICE is the Corporate Credit Manager for Ardagh Metal Beverage USA Inc., a leading packaging global packaging manufacturer located in Chicago. Prior experience includes American National Can, Elkay Mfg and Fellowes Inc in various credit, collections, billing and order-to-cash leadership roles over the past 20+ years. Curt is a past recipient of the National Credit Exec of the Year award from NACM, holds both the CCE and CICE designations and has served on both the NACM Midwest and FCIB Boards. He holds undergraduate degrees from the University of Illinois-Champaign and a Masters Degree from Roosevelt University.

#### **GEORGE SCHNUPP, CCE**

George A. Schnupp, CCE, ALB, ALC retired 12/31/23 and was previously the Director, Global AR Operations at WESCO International, Inc., which is a leading global supplier of communications and security products and electrical and electronic wire and cable. WESCO helps customers specify solutions and make informed purchasing decisions around technologies, applications, and relevant standards. On July 29th, 2011, Mr. Schnupp was awarded with the most prestigious Anixter recognition, "The 2010 Award of Excellence". In June of 2011, He also received two professional designations from Toastmasters International where he earned his Advanced Leader Communicator & Advanced Leader Bronze Awards. In May 31st, 2019 he earned his third Toastmasters International professional designation Effective Coaching Award. In 2008, Mr. Schnupp was also the recipient of National Association Credit Managements "National Executive of the Year" Award. With 46 years of Finance, Credit & Financial Shared Services experience, he has implemented various management tools to improve Global AR Reporting, Credit & Collections, Order Management, Risk Assessment, Billing, Automation & Dispute Management processes, eliminating

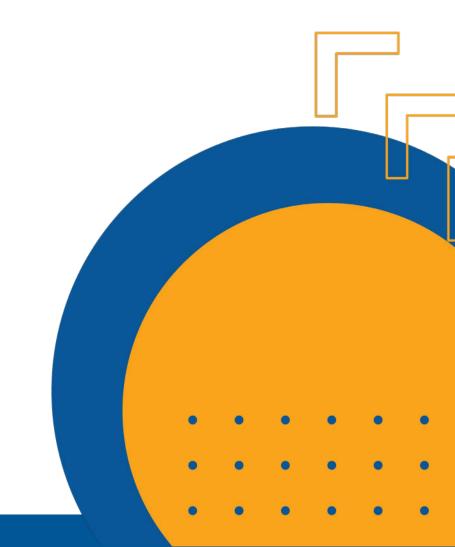
numerous routine repetitive tasks. Mr. Schnupp is a certified instructor at the National Association of Credit Management. He has taught Principles of Business Credit, Basic Financial Accounting 101, Financial Statement Analysis I, Financial Statements Analysis II (Intermediate): Interpretation and Credit Risk Assessment and Essentials of Finance. He is a graduate of the NACM Graduate School of Credit & Financial Management (Dartmouth University). He has authored the course material for the CCE Prep Course that is offered at Credit Congress. He is also a core contributor to the "Principles of Business Credit" book used in the Credit Administration Program. Mr. Schnupp has served on five National Committees: Editorial Committee for the Business Credit Magazine, National Accreditation Committee, National Education Committee, National Credit Administration Program Committee, and is the Chairman of the National Advanced Credit Administration Program Instructors Committee. He was also named the NACM and Robert Half/ Account-temps Instructor of the Year. George has been the recipient of the NACM/Midwest Credit Executive of the Year award. Mr. Schnupp is dedicated to community and citizenship through his volunteer work. He continues to annually support Junior Achievement, Red Cross, Feed My Starving Children, and the Habitat for Humanity. He has also with honor mentored many of our certification recipients over the last four decades.

#### **JEFF WEBER, CICP**

#### **Director of Credit.** Uline

Jeff Weber is the Director of Credit at Uline, where he began as a Credit Analyst in 2008. Over the years, he has held various positions, including Senior Credit Analyst, Rotation Program Analyst, Trade Compliance Analyst, Credit Team Lead, and Assistant Credit Manager. His dedication and expertise led him to his current position where he leads a team responsible for the credit risk management of a substantial AR portfolio. He is known for his ability to build and develop effective working relationships with key stakeholders, implement best practices, and develop successful strategies to optimize operations. In addition to his role at Uline, Jeff serves as the Vice Chairman of the Board of Directors of NACM Connect. Jeff holds a BBA in Finance and an MBA with a focus on General Management and Supply Chain / Operations Management, both from the University of Wisconsin Whitewater. He also obtained the Certified International Credit Professional designation through the FCIB. Outside of work, Jeff is a devoted father who enjoys





### 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

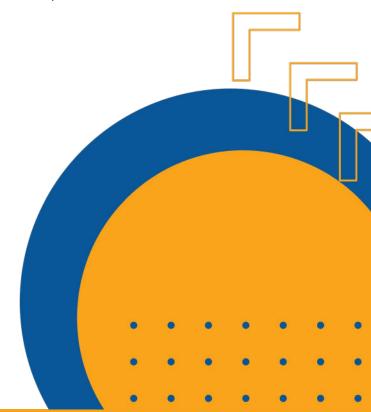
Take I-90 West for 6 miles. Exit 70 toward Arlington Heights Road for .5 miles. Turn Left onto W. Algonquin Rd. for 1.5 miles; Hotel is on the on left.

#### 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 WEST

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.



#### 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



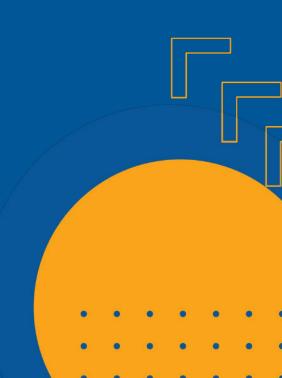
3005 Tollview Drive | Rolling Meadows, IL 60008 P 847.483.6400 info@nacmconnect.org | www.nacmconnect.org

### CREDIT REPORTING SERVICES

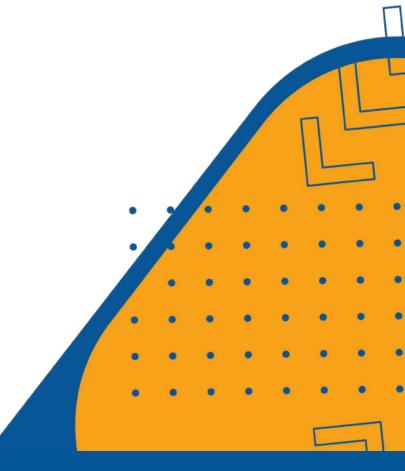
Commercial Credit Reports Consumer Credit Reports International Credit Reports Portfolio Risk Analysis

#### **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







Chirago CREDIT CONFERENCE 2024



#### **WEDNESDAY, OCTOBER 23**

8:15 — 9:15 a.m.

Keynote Session

CONNECT TO WHAT MATTERS

9:45 — 11 a.m.

- Fraudulent Credit Applications
- Effective Risk Management Strategies
- Financial Statement Analysis Part 1

11:30 a.m. — 12:30 p.m.

- The Impact of Bankruptcy Deeper than you Think
- Extending Credit to Emerging Industries: Navigating Risks and Seizing Opportunities Against Default and Financial Loss
- Financial Statement Analysis Part 2

1:30 - 2:45 p.m.

- Recent Decisions and Trends in Bankruptcy Cases and Lessons for Trade Creditors
- Seeing the Future: Using AI to Predict and Act on Future Deductions
- Cash Flow Analysis

3:15 - 4:30 p.m.

- The Financial Effects of Extending Payment Terms (and Other Topics)
- IV Years of Subchapter V: A Small Business Bankruptcy Retrospective
- Case Study

#### **THURSDAY, OCTOBER 24**

8:30 - 9:45 a.m.

- Mastering Account Receivable Cash Forecasting
- Fraud in B2B Commerce, Now Powered by Generative AI

10:15 — 11:30 a.m.

- Heroes and Horrors: Triumphs and Tragedies Unveiled (Navigations Credit Through the Eyes of the Court)
- 10 Things to Know About Extending Credit in Mexico

12:45 — 2 p.m.

- From Newbie to Manager Career Pathing in Credit
- Denying Credit

2:15 - 3:30 p.m.

Keynote Session
ECONOMIC UPDATE

#### REGISTRATION INFORMATION

(Print your name	e as you would like it to appear on y	our name badge. Include Designatio	
Company Name			
Address			
City	State	Zip	
Phone	Fax	Fax	
Email			
	on will be sent to attendees.)		
Mobile Number			

#### PAYMENT INFORMATION

Payment must be received prior to October 9.
Cancellation deadline for a full refund is October 9.
Cancellations received after October 9 will NOT be refunded.

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

#### **REGISTRATION FEE**

		<b>BY</b> 9.1	<b>AFTER</b> 9.1	
ш	Two-Day Registration			
	Member	\$399	\$429	\$
	Non-Member	\$798	\$858	\$
	One-Day Registration			
	Member	\$279	\$299	\$
	Non-Member	\$558	\$598	\$
			Coupons	\$

#### **Team Discount**

- ► 5 9 attendees from the same company receive a 10% registration discount. One coupon per person is valid.
- ▶ 10 or more attendees from the same company receive a 20% registration discount. Two coupons per person are valid.

Please Note: Single attendees may use two coupons for two-day registrations and only one coupon for one-day registrations.

#### **PAYMENT METHOD**

- Please invoice me. Check to be mailed upon receipt of invoice.

  Please invoice me, I will call with a credit card number (1-800-935-6226)
- or Register and pay online at www.nacmconnect.org

#### REGISTRATION FORM SUBMISSION

Email to:

registration@nacmconnect.org

Mail to: NACM Connect Headquarters 3005 Tollview Drive Rolling Meadows, IL 60008

Total \$