NACM National Trade Credit Report and Tools

User Guide

Great Service

Great Report

Great Tools

BY NACM MEMBERS • FOR NACM MEMBERS

The National Association of Credit Management (NACM) supports businesses as they make decisions to sell goods and services on credit.

When it comes to providing businesses with factual, accurate, fresh and relevant information, the NACM National Trade Credit Report is the right choice. NACM has more than a century of experience supporting trade credit, and we'll be here tomorrow and beyond to support you.

To learn more about the report and tools, contact your participating NACM Affiliate today!

- Tradeline Data
- Predictive Score
- Collection Claims
- Corporate Information
- Public Records
- Access to Additional Third-Party Public Record Data
- Portfolio Risk Analysis
- Non-Member Credit References
- Account Monitor Service
- Trade Profile Report



NATIONAL TRADE CREDIT REPORT Do you remember the board game Clue? Players would have to make their way around the board, picking up clues and trying to put them all together to figure out "who dunnit." (Colonel Mustard in the library with the rope!)

As credit managers, we are doing the same thing—trying to put all the pieces together to make an informed credit risk decision. A good credit manager could be named in the same company as Sherlock Holmes, Nancy Drew or Inspector Clouseau.

There are many tools available in the credit detective's toolbox, and prominent among them is NACM's National Trade Credit Report (NTCR). The NTCR provides users with tradelines derived from hundreds of NACM members who contribute and share their trade data. As a user of the NTCR, the value to me comes in the form of coupling the trade data with my other credit bureau sources. I have found there is no one perfect report, but combining the information found in a few provides me a pretty clear picture of my customer.

The NTCR trade data comes from fellow NACM members across many different industries. It really is like an Industry Trade Group on steroids! There are more than 1,000 trade groups represented in the tradelines of the NTCR. I am able to see how customers pay both inside my industry, as well as how they pay other obligations. The customer may pay its suppliers very well to keep product flowing, but not pay for its office supplies. As an economist, I love to pore through data. One of my favorite sources is the NTCR because the tradelines cover so many industries. As I often tell colleagues, the data tell the story, and the NTCR is simply good, current data.

The NTCR also provides access to public information. Suits, liens, UCC data and officer data can be selected from within the report; you just choose whether you want to pull it out or not. I often use it as confirmation of my other sources, which can sometimes be outdated.

Speaking of confirmation, one of my favorite features of the NTCR is the Portfolio Risk Analysis (PRA) tool. As a credit manager, I already know the risk appetite of my company. Validating that I am operating within that risk profile can be more difficult. With the portfolio analysis found in the NTCR, I am able to view my data in a variety of different benchmark settings. The first is as a standalone database of my own portfolio. Accounts are grouped from very low risk to very high risk. Displayed in easy-to-read bar charts, I can see exactly how my portfolio ranks. On a side note, you can also see the ranking both in dollar volume and in number of accounts. Dollar volumes let you know where your money risk resides, while the ranked number of accounts lets you see your account risk.

The NTCR's PRA does not stop at your own data, it also lets you take a deeper dive into your receivables health. You can compare

your data against that of your industry trade group. Sure, it can be competitive; but more importantly, it gives a great picture of how your data stacks up to that of your peers. Another slice of the analytical pie let's you compare your data against your industry. Industry behavior can ebb and flow, and this is a great way to see if your receivable activity is reflecting the same industry movement.

Finally, you can review your own portfolio against that of the entire NTCR database. Though more valuable in some industries than others, it is nice to have the ability to compare.

Most importantly, the PRA found on the NTCR provides validation. I know the risk profile my company wants me to maintain—having the data demonstrate whether I am in or out of that profile had been hard to come by in the past. I used to think I knew what my risk profile was, now I have a tool to show that profile.

As a credit detective, my ability to put the clues together for a good credit decision just got a whole lot easier. An abundance of trade data, public record searches and a multiple-faceted portfolio analysis all help me make an informed credit risk analysis.

Happy sleuthing!

Norman Zusevics, CICP, is Credit Risk Manager for Shure. Norman earned his MBA degree from Northwestern University, an MA from the University of Chicago and a BSFS in International Economics from Georgetown University. He can be reached at zusevics_norman@shure.com.

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Back Cover Participating NACM Affiliates

NTCR Preferred Partners

From your platform:

- Access and purchase the NTCR
- Contribute your aging from your preferred partner platform

If you're already using an NTCR Preferred Partner platform to facilitate your credit decisions, ask them how easy it is to contribute your accounts receivable aging to NACM's National Trade Credit Report databases. Reporting your customers' payment histories will help them not only build, but also individually maintain a strong credit history, instantly accessible to NACM members worldwide.

NACM members can also purchase NACM National Trade Credit Reports from within our Preferred Partners' platforms; to learn more, ask one of our preferred software partners or your participating Affiliate today!

The NTCR Preferred Partners make it easier than ever to contribute data and access reports.









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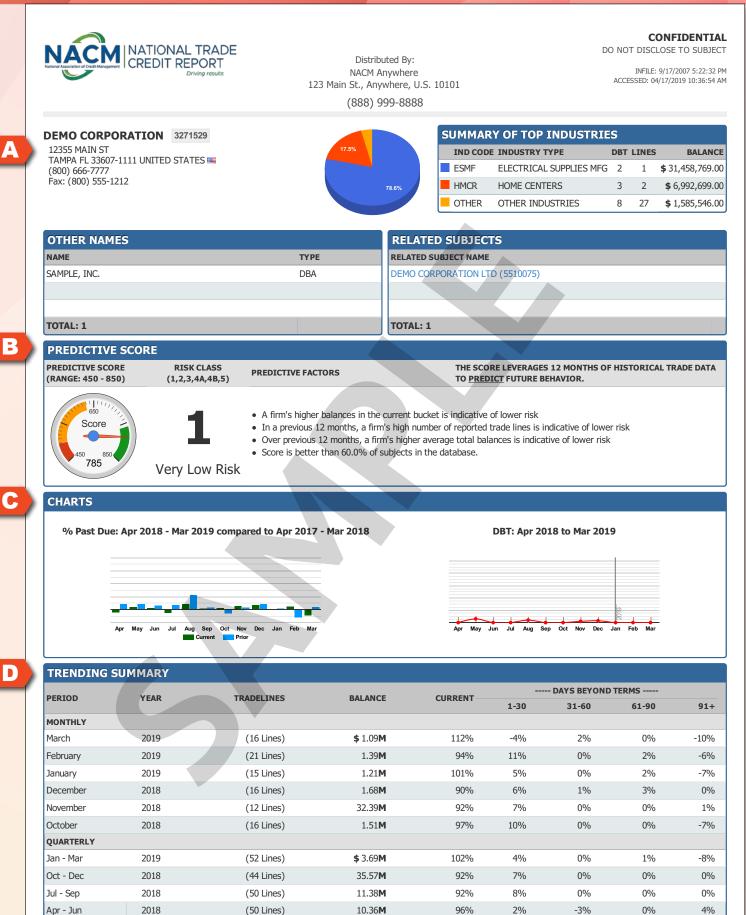






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NACM's National Trade Credit Report



| | URPURATION | (| | | | | | | | | | | |
|---------|---------------------|----------|----------|------|-----|-----------------|-------------------------|-------------------------|----------------------|-----------------------|------------------------|------------------------|----------|
| TRAI | DELINES | | | | | | | | | | | | |
| MBR | IND CODE | | - DATE - | | RPT | HIGH CREDIT | BALANCE | CURRENT | | - DAYS BEYO | OND TERMS | | COMMENTS |
| | | REPT | OPEN | LAST | DBT | | | | 1-30 | 31-60 | 61-90 | 91+ | |
| ТАМРА | | | | | | | | | | | | | |
| 289 | APLW | 0518 | 0815 | 0418 | 0 | \$ 2,138 | \$ 2,138 | \$ 0 | \$ 0 | \$ 2,138 | \$ 0 | \$ 0 | |
| 2143 | PIPE | 0118 | 1086 | 0118 | 19 | 44 | 44 | 0 | 0 | 0 | 161 | (117) | |
| 5550 | | 0319 | | 0119 | 0 | 1,226 | 669 | 0 | 0 | 13 | 15 | 641 | |
| SOUTH | | | | | | | | | | | | | |
| | FCTR | 0319 | 0914 | 0319 | 0 | 510,270 | 423,507 | 552,598 | (131,256) | 8,816 | (2,837) | (3,814) | |
| SOUTH | ERN GROUP | | | | - | | | | | | | | |
| | MISC | 0219 | 1010 | 0319 | 0 | 694 | 329 | 0 | 0 | 0 | 0 | 329 | |
| CONNE | | | | | | | | 0.700 | | | | (100) | |
| | HMCR | 0319 | 0110 | 0419 | 0 | 68,212 | 3,385 | 3,788 | 0 | 0 | 0 | (403) | |
| | TOOL | 0319 | 0611 | 0319 | 2 | 298,639 | 188,431 | 169,362 | 25,023 | (934) | (1) | (5,019) | |
| | HMCR | 0818 | 0190 | 0818 | 0 | 6.99 M | 6.99 M | 5.97 M | 718,571 | (48,888) | 41,609 | 307,099 | |
| | HWRS | 0219 | 0118 | 0319 | 0 | 366,881 | 366,881 | 310,734 | 38,196 | 1,865 | 4,905 | 11,181 | |
| | HWRS | 0319 | | 0319 | 0 | 125,232 | 70,940 | 61,966 | 0 | 8,974 | 0 | 0 | |
| | ESMF | 1118 | | 0616 | 0 | 31.46 M | 31.46 M | 28.93 M | 2.08 M | 103,247 | 92,775 | 254,381 | |
| | WAPR | 0319 | 0997 | 0319 | 9 | 556,171 | 325,226 | 281,852 | 46,209 | 0 | 1,607 | (4,442) | |
| EAST | TENNESSEE | | | | | | | | | | | | |
| | | 0219 | 0711 | 0219 | 0 | 9,000 | 9,000 | 9,000 | 0 | 0 | 0 | 0 | |
| SOUTH | I CENTRAL | | | | | | | | | | | | |
| | EMPL | 0118 | | 0417 | 0 | 3,328 | 3,328 | 0 | 0 | 0 | 0 | 3,328 | |
| | EMPL | 0319 | | 0319 | 0 | 0 | (88,800) | 4,428 | 1,234 | (176) | (2,206) | (92,080) | |
| NORT | H CENTRAL | | | | | | | | | | | | |
| | PROM | 0319 | 0116 | 0319 | 44 | 16,837 | 16,837 | 15,833 | 602 | 0 | 0 | 402 | |
| NASH | VILLE | | | | | | | | | | | | |
| | | 0319 | | 0319 | 185 | 54,462 | 5,350 | 5,063 | 287 | 0 | 0 | 0 | |
| SOUT | HATLANTIC 8 ESWH | 0319 | 1187 | 0219 | 0 | 3,788 | 3,390 | 2 576 | 814 | 0 | 0 | 0 | |
| | ESWH | 1217 | 110/ | | | | | 2,576 | | 0 | | | |
| COMM | | | | 0817 | 0 | 4,840 | 4,840 | 0 | 0 | 0 | 4,840 | 0 | |
| COMM | ELMF | 0818 | | 0418 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | ELDS | | | | | | | | | | | 0 | |
| | | 0319 | | 0419 | 0 | 357,816 | 91,134 491 | 85,757 | (385) | 135 0 | 5,627 | 0 | |
| BUCT | EQPT | 0319 | EC | 0219 | 0 | 491 | 491 | 0 | 491 | U | 0 | 0 | |
| BUSIN | TRAN | | 63 | 0310 | 12 | 6 407 | E EGA | A 70F | 1 227 | E1E | 0 | (062) | |
| SOUT | IRAN | 0319 | | 0319 | 12 | 6,497 | 5,564 | 4,785 | 1,227 | 515 | 0 | (963) | |
| 30011 | BLWH | 0219 | 1117 | 0219 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | |
| | | | 1117 | | | | (204) | | | | | | |
| | ESWH | 0319 | | 0518 | 0 | 0 | (294) | 0 | 0 | 0 | 0 | (294) | |
| | ESWH | 0219 | 0104 | 0219 | 0 | 66,643 | 15,833 | 5,903 | 6,697 | 443 | 0 | 2,790 | |
| DUCT | ESWH | 0319 | | 0319 | 0 | 46,811 | 44,422 | 35,838 | 7,024 | 0 | 0 | 1,560 | |
| BUSIN | IESS CREDIT | | ES INTER | | | | 507 | 507 | 0 | 0 | 0 | 0 | |
| (30) 7 | MISC RADELINE TO | 0718 | | 0718 | 0 | 597 | 597 \$ 40.04M | 597 \$ 36.55M | 0 \$ 2.79M | 0 \$ 76,148 | 0 \$ 146,495 | 0 \$ 474,579 | |
| (30) 11 | | (AL | | | | | φ -0.04M | \$ 30.55M 91% | \$ 2.79M | \$76,148 | \$ 146,495 | \$474,379 | |
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| | ECTION | | | | | | | | | | | | |

| COLLECT | ION CLAIMS | | | | |
|----------|-------------|------------|--------|--------------|-----------------|
| MBR | IND CODE | ENTRY DATE | STATUS | CLAIM AMOUNT | CURRENT BALANCE |
| COMMERCI | AL SERVICES | | | | |

DEMO CORPORATION (3271529)

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NACM's National Trade Credit Report

| COLLECTION MBR BUSINESS CREDI COLLECTIONS: 2 ALERTS MBR II TAMPA 253 | IND CODE ENTRY MISC 02/16/3 T SERVICES APLW 04/16/3 | 2016 Open | _ | CLAIM AMOUNT | |
|--|---|------------------------|---------------------|--|--|
| BUSINESS CREDI COLLECTIONS: 2 ALERTS MBR II TAMPA | MISC 02/16/3 T SERVICES APLW 04/16/3 | 2016 Open | | CLAIM AMOUNT | |
| COLLECTIONS: 2 ALERTS MBR II TAMPA | APLW 04/16/2 | | | | CURRENT BALANCI |
| COLLECTIONS: 2 ALERTS MBR II TAMPA | APLW 04/16/2 | 2016 Open | | \$ 10,475.77 | \$ 6,157.88 |
| ALERTS MBR II TAMPA | | 2016 Open | | | |
| ALERTS MBR II TAMPA | 2 | | | \$ 8,275.88 | \$ 1,522.03 |
| MBR II TAMPA | | | | | |
| MBR II TAMPA | | | | | |
| | ND CODE DATE | CODE | | AMOUNT MI | SC COMMENTS |
| 253 | | | | | |
| | CONF 04/15/2010 | .6 NON SUFFICIENT FUR | NDS | \$ 1,299.74 | |
| CONNECT | | | | | |
| | PRPU 05/01/2010 | .6 DISPUTE | | \$ 2,750.00 | |
| ALERTS: 2 | | | | | |
| FINANCIAL I | NSTITUTIONS | | | | |
| | CODE REPT DATE | OPEN DATE INST | ТҮРЕ | ORIG CUR PD COMM | ENT ACCT# |
| ТАМРА | | | | | |
| 410 B/ | ANK 04/30/2016 | 06/09/1996 BANK | CHECKING | M8 08 | 489621548 |
| COMMERCIAL SER | VICES | | | | |
| 11 | NDS 01/01/0001 | BANK | CHECKING | L5 L6 | |
| FINANCIAL INS | TITUTIONS: 2 | | | | |
| PUBLIC REC | סספר | | | | |
| DATE | TYPE COUNTY (STAT | TE) BOO | K/INSTR # PAGE | LIENOR | AMOUNT OWNER |
| SOUTH ATLANTIC | | ie) 6001 | R/INSTR# PAGE | LIENOR | AMOUNT OWNER |
| 03/31/2016 | JDG BREVARD COL | JNTY (FL) | 18001 74 | DEMO COMPANY | \$ 6,750.00 |
| 01/15/2016 | FTL POLK COUNTY | | 7897465 | IRS | \$ 1,500.00 |
| | | | | | + -/ |
| | | | | | |
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| | | E STATUS | CHAP | TER CASE NUMBER | ASSETS |
| | | CONETRMET | | 1156790 | |
| | | CONTINUEL | | 1150705 | |
| | . 1 | | | | |
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| REFERENCE # | FILED | EXPIRES SECURITY | Y/ADDRESS | | |
| NACM SOUTHWES | | | | | |
| 7800098012 | 01/06/2015 | | E COMPANY 123 ORANG | GE AVE TAMPA, FL 33622 | |
| | Comments: FAR | | | | |
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| UCC FILINGS: 1 | | | | | |
| | INFORMATION | | | | |
| | | | | | |
| CORPORATE | ST | | | REGISTERED AGENT/ADDR | 255 |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT | E/ADDRESS | 7 | | MARY REGISTER | 1255 |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT 123 MAIN STREET | st e/address TION | | | MARY REGISTER 999 FOUNTAIN LANE | 155 |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT | E/ADDRESS | ТҮРЕ | | MARY REGISTER | |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT 123 MAIN STREET ANYWHERE, FL 33 | E/ADDRESS | | SS CORPORATION | MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333 | ATE) LAST FILED |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT 123 MAIN STREET ANYWHERE, FL 33 DOC#/FILING NU | ST E/ADDRESS TON | 46 DOMESTIC BUSINES | SS CORPORATION | MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333 STATUS INC. DATE (STA | ATE) LAST FILED |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT 123 MAIN STREET ANYWHERE, FL 33 DOC#/FILING NU FL123-06890 | ST E/ADDRESS TON | 46 DOMESTIC BUSINES | SS CORPORATION | MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333 STATUS INC. DATE (STA | ATE) LAST FILED L) 01/02/2016 |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT 123 MAIN STREET ANYWHERE, FL 33 DOC#/FILING NU FL123-06890 YRS IN BUSINESS | E/ADDRESS TION - 36607 MBER FEI/EIN 54-487494 5 # OF EMP | 46 DOMESTIC BUSINES | | MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333 STATUS INC. DATE (STA | ATE) LAST FILED L) 01/02/2016 LAST UPDATED |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT 123 MAIN STREET ANYWHERE, FL 33 DOC#/FILING NU FL123-06890 YRS IN BUSINESS 31 | ST E/ADDRESS TION 3607 MBER FEI/EIN 54-487494 S # OF EMPI 214 OFFICER | 46 DOMESTIC BUSINES | | MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333 STATUS INC. DATE (ST/ ACTIVE 08/26/1985 (F | ATE) LAST FILED L) 01/02/2016 LAST UPDATED |
| CORPORATE NACM SOUTHWES CORPORATE NAM DEMO CORPORAT 123 MAIN STREET ANYWHERE, FL 33 DOC#/FILING NU FL123-06890 YRS IN BUSINESS 31 OFFICER NAME | ST E/ADDRESS TION 3607 MBER FEI/EIN 54-487494 S # OF EMPI 214 OFFICER | 46 DOMESTIC BUSINES | C | MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333 STATUS INC. DATE (ST/ ACTIVE 08/26/1985 (F | ATE) LAST FILED L) 01/02/2016 LAST UPDATED |
| PUBLIC RECORD BANKRUPTC DATE NACM SOUTHWES 02/01/2014 BANKRUPTCIES UCC FILINGS REFERENCE # | DS: 2 IES ATTORNEY NAMI ST JOHN SMITH : 1 S FILED | IE STATUS CONFIRMEL | CHAP D 7 | | ASSETS |

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Page 3 of 11

| OFFICER NAME | OFFICE | R TYPE | | | OFFICER | ADDRESS | |
|----------------|----------|------------|---|------------|---------|--|------------|
| CORPORATE OFFI | CERS:2 | | | | | | |
| INQUIRIES | | | N | NOTES | | | |
| MBR | IND CODE | DATE | | DATE | CREATED | NOTE | FOLLOWUP |
| 253 | ATTY | 04/17/2019 | | | BY | | |
| 253 | ATTY | 11/21/2018 | 0 |)5/17/2010 | 6 steve | SEARCHED PACER AND FOUND NO NEW INFORMATION | 03/31/2016 |
| | | | N | NOTES: 1 | | | |
| INQUIRIES: 2 | | | | | | | |
| REQUESTOR I | NFO | | | | | | |

Accessed: 04/17/2019 10:36:54 AM 253 (sh) XYZ Member Company 5521 W Cypress St Suite 200 Tampa FL 33607 (813) 269-1021

DEMO CORPORATION (3271529)

The accuracy of this report is not guaranteed. Its contents have been gathered in good faith from members but no representations can be made as to the accuracy of the information gathered and contained in the report. This bureau disclaims liability for the negligence of any person or entity resulting in an inaccuracy in the report. This report is prepared and distributed for use in the extension only of commercial and business credit.

The accuracy of this report is not guaranteed. Its contents have been gathered in good faith from members but no representations can be made as to the accuracy of the information gathered and contained in the report. This bureau disclaims liability for the negligence of any person or entity resulting in an inaccuracy in the report. This report is prepared and distributed for use in the extension only of commercial and business credit.

In the heading section, you'll find the contact information for the NACM Affiliate furnishing the report. The name and address of the business subject appears on the left; on the right, the **INFILE** date and time signals when the file on the subject was initially created.

The **OTHER NAMES** section shows any AKA, DBA, FKA (Also Known As, Doing Business As and Formerly Known As); related business subjects are included in the "Related Subjects" section and can be consolidated into one online virtual report at no additional charge.

B PREDICTIVE SCORE: Based on the unique tradelines gathered by NACM Affiliates, the scoring model predicts late payments and severe delinquency looking forward 6 months. The predictive variables include current aging status, historical aging (including trends and variance in payment trends) and other business characteristics. From the data on hundreds of thousands of businesses, common characteristics are examined on the business subject and, depending on how closely or remotely that subject matches the characteristics, the score is assigned a range, from high risk to low risk. In

cases where not enough data exists, no score is assigned. If the business subject is already delinquent to the degree that the score is trying to predict, no score is assigned in the Low to High range because there is no need to predict something that has already occurred. Each report contains a complete credit score explanation.

CHARTS: Past due percentages are used for the past due trend analysis, which compares the prior year to the current; DBT figures are used to graph the DBT trending for the past year.

Monthly & quarterly **TRENDING SUMMARY**: Total number of tradelines reported by month and quarter (report date is the month/year/quarter the tradeline was reported).

TRADELINES supplied by the members of the Affiliate furnishing the report are always displayed first. NACM member numbers are displayed only for the members of the Affiliate furnishing the report honoring the longstanding "local" credit report tradition. Subsequent trade data is displayed by participating NACM Affiliates; member numbers do not appear, but industry codes do. YOUR member is NOT displayed or shared if the report is purchased by a member of ANOTHER participating NACM Affiliate. Protecting the identity of your company is a top priority for NACM.

DBT (days beyond terms) is automatically calculated by the database using a systemwide algorithm.

HIGH CREDIT is the highest balance owed in the past 6 months, on a rolling basis.

Any **COMMENTS** or remarks provided by the member/source are displayed.

TRADELINE TOTAL displays the total of ALL tradelines and **AVERAGE DBT**.

wt: DBT x balance for each tradeline then summed and divided by the total balance.

COLLECTION CLAIMS include claim status, amount and current balance. Balances are updated when payments are made. Member numbers and industry codes are displayed for members of the NACM Affiliate furnishing the report and are always shown first. Subsequent claim data is displayed by contributing NACM Affiliates and is identified by industry codes (no member numbers).

ALERTS are reported by NACM members and reflect pertinent changes in account activity. Some examples are NSF checks, past due status, accounts placed with attorneys, ownership changes, etc. Subsequent alert data is displayed by participating NACM Affiliates and is identified by industry codes (no member numbers).

FINANCIAL INSTITUTIONS data, reported by banks, savings and loans, credit unions, etc., may include account types (such as checking, savings, construction loans, credit lines, etc.). The data may also include original and current amounts and comments.

PUBLIC RECORDS are furnished by many different sources and may include, but are not limited to, judgments, state or federal tax liens, release of liens, mechanic's liens, etc. They also include country information, book, page numbers, lienors, amounts, etc. (Additional third-party data may be available for purchase.) BANKRUPTCIES data may include, but is not limited to, attorney name, chapter, case number, date filed and possible assets. (Additional third-party data may be available for purchase.)

UCC FILINGS (Uniform Commercial Code) data may include, but is not limited to, reference numbers, dates filed, expiration dates and secured party information. (Additional third-party data may be available for purchase.)

CORPORATE INFORMATION may include, but is not limited to, any officer/director names on file with the Secretary of State. (Additional third-party data may be available for purchase.)

OFFICER data may include, but is not limited to, any officer names on file with the Secretary of State. (Additional third-party data may be available for purchase.)

INQUIRIES display other companies recently inquiring about the subject. Identity is NOT disclosed.

NOTES are key items of relevance pertaining to the business subject added by a participating NACM Affiliate report provider.

REQUESTOR INFO displays information about the requestor: date and time accessed, member number, operator's initials and contact information. This information is only visible on the Requestor's/ Purchaser's report.

Public Record Data on the NTCR

You've told us that at the very core of every solid credit decision is a thorough review of fresh tradeline/trade payment information and that complete, accurate public record data can sometimes help fill information gaps.

To meet the need for public record data, the NACM National Trade Credit Report proudly provides you with an option to access and purchase additional third-party public record data.

| DATE TY | PE COUNTY | (STATE) | BOOK/INSTR # | PAGE | LIENOR | | AMOUNT | OWNER | | |
|--|---|--|-------------------------------------|-----------|--|--|--|--|------|--|
| SOUTH ATLANTIC & | EAST COAST | | | | | | | | | |
| 03/31/2016 30 | DG BREVARD | COUNTY (FL) | 18001 | 74 | DEMO COMPAN | ïr | \$ 6,750.00 | | | |
| 01/15/2016 FT | TI, POLK COI | UNTY (FL) | 7897465 | | IR5 | | \$ 1,500.00 | | | |
| THIRD PARTY (05/12 | /2017 12:57: | 43 PM) | | | | | | | | |
| 03/15/2016 | FULTON, | GA | 2169 | 95 | IRS | | \$ 6,500.00 | | | |
| PUBLIC RECORDS: 3 | | | | | | | | | 0 10 | |
| UCC FILINGS | | | | | | | | Party Publi | | |
| REFERENCE # | FILED | EXPIRES | SECURITY/ADDRESS | | | | | al additional co orded bankrup | | |
| SOUTHWEST | | | | | | | | ate data and o | | |
| 7800098012 | 01/06/2015 | 01/06/2025 | JOHN DOE COMPANY 123 ORANGE | AVE TAM | PA, FL 33622 | | the business | | | |
| | Comments: F | ARM EQUIPMENT | | | | | | | | |
| THIRD PARTY (05/12 | /2017 12:57: | 43 PM) | | | | | | | | |
| 201308241893 (Termination) | 01/14/2013 | 01/01/2021 | BRANCH BANKING AND TRUST COM | MPANY PO | BOX 1626, WILS | ON, NC 27894-16 | 26 | | | |
| 201003351067 (Amendment) | 10/08/2010 | 05/30/2013 | COLONIAL BANK, N.A. 114 N TENN | ESSEE AVE | STE 200, LAKEL | WD, FL 33801-46 | 30 | | | |
| UCC FILINGS: 3 | | | | | | | | | | |
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| CORPORATE INFOR | (MATION | | | | | | | | | |
| SOUTHWEST | | | - | _ | | | | | | |
| CORPORATE NAME/AI | DDRESS | | | | REGISTER | ED AGENT/ADD | RESS | | | |
| DEMO CORPORATION 123 MAIN STREET ANYWHERE, FL 33607 | | | | | MARY REGI 999 FOUNT FT MYERS, | AIN LANE | | | | |
| | | | | | | FE 33333 | | | | |
| DOC#/FILING NUMBE | R FEL | /EIN | TYPE | | STATUS | | TATE) LAS | T FILED | | |
| and the second second | | /EIN 4874946 | TYPE DOMESTIC BUSINESS CORPORATI | ION | | INC. DATE (S | | T FILED | | |
| DOC#/FILING NUMBE FL123-06890 YRS IN BUSINESS | 54-4 | A CONTRACTOR OF | | ION | STATUS | | u) 01/0 | | | |
| FL123-06890 YRS IN BUSINESS | 54-4 | 4874946 FEMPLOYEES | | ION | STATUS | INC. DATE (S | L) 01/0 LAS | 02/2016 T UPDATED | | |
| FL123-06890 YRS IN BUSINESS | 54-4 # 0 214 | 4874946 F EMPLOYEES | | ION | STATUS | INC. DATE (S | L) 01/0 LAS | 02/2016 | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 | 54-4 # 0 214 2/2017 12:57:- | 4874946 F EMPLOYEES | | ION | STATUS ACTIVE | INC. DATE (S | E) 01/0 LAS 03/1 | 02/2016 T UPDATED | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR | 54-4 # 0 214 2/2017 12:57: DDRESS | 4874946 IF EMPLOYEES 43 PM) | | ION | STATUS ACTIVE | INC. DATE (5' 08/26/1985 (F | E) 01/0 LAS 03/1 | 02/2016 T UPDATED | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 NW 3RD ST, PEME | 54-4 # O 214 2/2017 12:57:0 DDRESS RP BROKE PINES, F | 4874946 IF EMPLOYEES 43 PM) | | ION | STATUS ACTIVE | INC. DATE (5' 08/26/1985 (F | L) 01/4 LAS 03/1 DRESS | 02/2016 T UPDATED | | |
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| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 NW 3RD ST, PEME DOC#/FILING NUMBE | 54-4 # 0 214 2/2017 12:57:- DDRESS SP BROKE PINES, F ER FEI, 5745 | 4874946 #F EMPLOYEES 43 PM) L 33029 /EIN | DOMESTIC BUSINESS CORPORATI | ION | STATUS ACTIVE REGISTER STATUS | INC. DATE (5 08/26/1985 (F RED AGENT/ADD | L) 01/4 LAS 03/3 DRESS TATE) LAS L) | 02/2016 T UPDATED 81/2016 | | |
| FL123-06890 YRS IN BUSINESS 31 | 54-4 # 0 214 2/2017 12:57:- DDRESS SP BROKE PINES, F ER FEI, 5745 | 4874946 FEMPLOYEES 43 PM) L 33029 /EIN 578449 | DOMESTIC BUSINESS CORPORATI | ION | STATUS ACTIVE REGISTER STATUS | INC. DATE (5 08/26/1985 (F RED AGENT/ADD INC. DATE (5 | L) 01/4 LAS 03/3 DRESS TATE) LAS L) | 12/2015 T UPDATED 11/2016 T FILED | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 MW 3RD ST, PEME DOC#/FILING NUMBE YRS IN BUSINESS | 54-4 # O 214 k/2017 12:57: DDRESS SP BROKE PINES, P ER FEI, 5745 # O | 4874946 # EMPLOYEES 43 PM) L 33029 /EIN 578449 # EMPLOYEES | DOMESTIC BUSINESS CORPORATI | ION | STATUS ACTIVE REGISTER STATUS ACTIVE | INC. DATE (5 08/26/1985 (F RED AGENT/ADD INC. DATE (5 10/16/1964 (F | L) 01/4 LAS 03/3 DRESS. TATE) LAS | 12/2015 T UPDATED 11/2016 T FILED | | |
| PL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 NW 3RD ST, PEME DOC#/FILING NUMBE YRS IN BUSINESS OFFICER NAME | 54-4 # 0 214 t/2017 12:57:- DDRESS ER FEI, 5745 # 0 OFFIC | 4874946 4874946 43 PM) 43 PM) 43 3029 /EIN 578449 FEMPLOYEES EER TYPE | DOMESTIC BUSINESS CORPORATI | ION | STATUS ACTIVE REGISTER STATUS | INC. DATE (5 08/26/1985 (F RED AGENT/ADD INC. DATE (5 10/16/1964 (F | L) 01/4 LAS 03/3 DRESS. TATE) LAS | 12/2015 T UPDATED 11/2016 T FILED | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 NW 3RD ST, PEME DOC#/FILING NUMBE YRS IN BUSINESS OFFICER NAME SOUTH ATLANTIC & | 54-4 # 0 214 2/2017 12:57: DDRESS 8P BROKE PINES, F ER FEI, 574: # 0 OFFIC EAST COAST | 4874946 FEMPLOYEES 43 PM) U 33029 /EIN 578449 FEMPLOYEES CER TYPE | DOMESTIC BUSINESS CORPORATI | ION | STATUS ACTIVE REGISTER STATUS ACTIVE | INC. DATE (5 06/26/1965 (7 RED AGENT/ADD INC. DATE (5 10/16/1964 (7 DDRESS | L) 01/4 LAS 03/3 DRESS TATE) LAS L) LAS | 12/2015 T UPDATED 11/2016 T FILED | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 NW 3RD ST, PEME DOC#/FILING NUMBE YRS IN BUSINESS OFFICER NAME SOUTH ATLANTIC & STAN SMITH | 54-4 # 0 214 #/2017 12:57:0 DDRESS #P ER FEI, 5745 # 0 OFFIC EAST COAST PRESI | 4874946 # EMPLOYEES 43 PM) L 33029 /EIN 578449 # EMPLOYEES EER TYPE DENT | DOMESTIC BUSINESS CORPORATI | ION | STATUS ACTIVE REGISTER STATUS ACTIVE OFFICER A 123 MAIN S | INC. DATE (5 06/26/1965 (7 RED AGENT/ADD INC. DATE (5 10/16/1964 (7 DDRESS | L) 01/4 LAS 03/3 DRESS TATE) LAS L) LAS N/A 32309 | 12/2015 T UPDATED 11/2016 T FILED | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 MW 3RD ST, PEME DOC#/FILING NUMBE YRS IN BUSINESS OFFICER NAME SOUTH ATLANTIC & STAN SMITH WILLIAM SAMPLE | 54-4 # 0 214 2/2017 12:57:0 DDRESS 8P BROKE PINES, P ER FEI, 5749 # 0 OFFEC EAST COAST PRESIL OWNE | 4874946 4874946 43 PM) 43 PM) 43 DM) 43 DM) 43 DM) 45 DM 45 DM 45 DM 46 DM 47 DM 47 DM 47 DM 48 DM | DOMESTIC BUSINESS CORPORATI | | STATUS ACTIVE REGISTER STATUS ACTIVE OFFICER A 123 MAIN S | INC. DATE (5 06/26/1965 (7 RED AGENT/ADD INC. DATE (5 10/16/1964 (7 DDRESS | L) 01/4 LAS 03/3 DRESS TATE) LAS L) LAS N/A 32309 | 12/2015 T UPDATED 11/2016 T FILED | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 NW 3RD ST, PEME DOC#/FILING NUMBE YRS IN BUSINESS OFFICER NAME SOUTH ATLANTIC & STAN SMITH WILLIAM SAMPLE THIRD PARTY (05/12) | 54-4 # 0 214 t/2017 12:57:- DDRESS BROKE PINES, F ER FEI, 574! # 0 OFFIC EAST COAST PRESIL OWNE | 4874946 4874946 43 PM) 43 PM) 43 JO29 /EIN 578449 FEMPLOYEES CER TYPE DENT IR, PRINCIPAL, TREA 43 PM) | DOMESTIC BUSINESS CORPORATI | | STATUS ACTIVE REGISTER STATUS ACTIVE OFFICER A 123 MAIN ST 111 ELM ST | INC. DATE (5 08/26/1985 (F RED AGENT/ADD INC. DATE (5 10/16/1964 (F DDRESS F, ANYWHERE, FL 3 | L) 01/4 LAS 03/1 NRESS TATE) LAS L) LAS N/A 32309 2309 | 12/2015 T UPDATED 11/2016 T FILED | | |
| FL123-06890 YRS IN BUSINESS 31 THIRD PARTY (05/12 CORPORATE NAME/AI DEMO INVESTMENT COR 18930 MW 3RD ST, PEME DOC#/FILING NUMBE YRS IN BUSINESS OFFECER NAME SOUTH ATLANTIC & STAN SMITH WILLIAM SAMPLE | 54-4 # 0 214 t/2017 12:57:- DDRESS BROKE PINES, F ER FEI, 574! # 0 OFFIC EAST COAST PRESIL OWNE | 4874946 4874946 43 PM) 43 PM) 43 3029 /EIN 578449 F EMPLOYEES EER TYPE DENT IR, PRINCIPAL, TRE 43 PM) IGISTERED AGENT, | DOMESTIC BUSINESS CORPORATI | | STATUS ACTIVE REGISTER STATUS ACTIVE OFFICER A 123 MAIN S 111 EUM ST, 123 3RD ST | INC. DATE (5 06/26/1965 (7 RED AGENT/ADD INC. DATE (5 10/16/1964 (7 DDRESS | L) 01/4 LAS 03/1 PRESS TATE) LAS L) LAS N/A 32309 2309 FL | 12/2015 T UPDATED 11/2016 T FILED | | |

Why Should My Company Report Its Credit Information?

Credit is a privilege granted by a creditor to a customer. The decision to extend trade credit is based in part on current, factual information, which includes payment habit history.

Increase Leverage with Customers

You can create goodwill with your customers while setting the stage for improved payment performance by those that may be slower to pay. Your good-paying customers will appreciate your support, your customers with legitimate disputes may contact you to resolve them, while others will simply send in payment. Those that don't take any action may warrant additional review. Better customer payment habits improve your own DSO.

Reduce Fraud

Billions of dollars worth of goods and services are transacted daily through the business credit process. In many instances, fraudulent activity can be detected by carefully reviewing the information on a credit report. The more data reported, the more focused the picture becomes.

Reward Prompt Payers

Enhance Your Customers' Creditworthiness Profiles

Reported accounts receivable information becomes a part of your customers' credit histories, reviewed by existing and future creditors—those within your industry and others such as banks, leasing companies, service providers, transportation companies, advertising or construction firms, etc. Reporting your customers' payment histories will help them not only build, but also maintain a strong credit history in a database that is instantly accessible to NACM members worldwide.

Save Time in Preparing for NACM Industry Credit Group Meetings

Protect Your Company

Without business credit, the world's economic system would not exist. Business credit is, in reality, the capital required to conduct business. Reporting your company's payment data will strengthen your customers' financial position by keeping their credit history robust, accurate and current.

Save Staff Time Responding to Credit Reference Requests*

By electronically contributing your full A/R data file, you'll substantially reduce the amount of time it takes to prepare for an NACM industry credit group meeting. You'll also save time and resources by not responding to file revision or Poll My Group requests.*Depending upon availability, you may be able to direct non-member inquires to an online portal to electronically check credit references, saving even more time.

Meet "Best in Class" Corporate Standards

A lack of information interferes with the free and complete ability of a business to make a sound, accurate and equitable credit decision and is an impediment to the commerce in general. If every business around the world reported data, commerce would grow. Great companies are growth leaders.

Support the NACM Credit Community

NACM is the go-to source for information; more than 15,000 businesses nationwide rely on NACM for credit information. By contributing your data, you're supporting the entire NACM commercial credit community!

Share Credit Where Credit is Due!

- It's easy, free and legal!
- NACM can accept your data in most formats:
 - D&B, Equifax and Experian
 - Spreadsheets (saved as .csv)
- Data can be transmitted via email, FTP or through an NTCR Preferred Software Partner. Where available, members may upload a file directly from their participating Affiliate (once successfully logged in).

"I feel that it's my duty to help others. We all know how hard it is to get good data to make good decisions. We all need to help each other, including competitors, to get good data so we can make good decisions. By sharing my information, I feel I have good karma and, by doing so, I am able to get accurate information."

Bill Riat, CCE, Vice President Credit & Finance, Anchor Industries, Inc., Evansville, IN

> "My company reports its entire portfolio A/R to a credit reporting agency as a 'soft' collection tool. Reporting our receivables gives us extra leverage for collecting on accounts, especially where this portion of our customer base tends to have a different perspective regarding making payments within terms or paying finance charges.

We feel confident that our customers are a little more motivated to pay within terms now that the receivable is forwarded to a credit reporting company."

Debbie Coder, Director of C<mark>redit</mark> Services Noco Energy, Tonawanda, NY

Maximize the Impact of Reporting to NACM

You can create goodwill with your customers while setting the stage for improved payment performance from those slower to pay. Consider sending this letter to all of your customers (or to just your slower pay or delinguent customers) to advise them that your company reports its customers' payment histories to the National Association of Credit Management (NACM). Your good-paying customers will appreciate your support, your customers with legitimate disputes may contact you to resolve them, while others will simply send in payment. Those that don't take any action may warrant additional review.

Initial Notice Letter

Dear Valued Customer,

In today's business environment, we understand the vital role that good credit plays in every company's ability to access capital. We know that many companies today, of all sizes, have to rely on lines of credit to buy inventory, supplies or even to meet payroll. As a commercial trade supplier, we want to do everything we can to support your businesses-whether large or smallin building a complete and robust credit history. This will ensure that valued customers like you will continue to have access to the commercial credit you've earned and deserve.

To support our goal of meeting best-in-class commercial credit practices, we are active members of the National Association of Credit Management (NACM). NACM's mission is to promote honesty and integrity in commercial credit transactions. Without business credit, our global economic system would not exist. Business credit is, in reality, the capital required to

Next month, we will report all open and paid account balances to NACM. This information will become a part of your business' credit history and may be accessed by your existing and future creditors-those within our industry and others, such as banks, leasing companies, service providers, transportation companies, advertising or construction firms, etc.

Reporting your payment history will help your company to not only build, but to also maintain a strong credit history in a database that is instantly accessible to NACM members worldwide. NACM is not only our go-to source for information, it is also a trusted source to businesses

We hope that you'll review the enclosed open invoice(s) and act upon them within the next few days. We'd like the information we report to NACM to be factual and as up-to-date as possible.

Thank you for your support and for your continued business!

Final Notice Letter

Dear Valued Customer,

We've made repeated attempts to collect the past-due balance on your account. Since your account has not been brought current, we are prepared to take further action. In 30 days, your account will be turned over to a collection agency, at which point you may be liable for added collection fees and court costs. On that same date, the past-due status of your account will also be reported to the National Association of Credit Management (NACM). As you know, this information will become a part of your business credit history and may be accessed by your existing and future creditors as they review the creditworthiness of

To avoid such actions, please review the enclosed invoice(s) and remit payment immediately before collection actions are initiated.

Non-Member Credit Reference

Responding to credit reference requests from non-member companies drain time and resources away from every credit department.

If your company contributes its full file A/R through the NACM National Trade Credit Report, a company looking to your company to supply a reference can obtain it immediately online: simply refer non-member company requests to your Affiliate's website to automate the process—for much less than the cost of having your team respond.

You are in control: you must provide the non-member company with a security code to access the credit reference information. The inquiring company must register. You can monitor who is accessing your information and how often. You can also block access and set a limit to the number of references pulled each day, by each company. Searches may be done by name, address or phone number.

| Credit Reference Login/Registration | |
|---|--|
| Use Agreement: | |
| The Credit information you are about to view electronically has been prepared by an NACM affiliate based upon information provided by one of its members and IS INTENDED FOR NON-MEMBERS who do not have access to the NACM Affiliate Credit Database. You may make one printed copy of this Electronic information for your own use. You may not distribute, transmit, or otherwise circulate the Electronic Information to anyone outside of your credit department. Your acceptance of this agreement confirms that this information will be used by the credit department ONLY . | |
| USE OF THIS INFORMATION FOR ANY OTHER PURPOSE IS STRICTLY PROHIBITED. | |
| I have read and understand this Use Agreement and agree to be bound by its terms | |
| Please Enter Your <u>Company</u> Email Address | |
| Email Address | |
| Please Enter Security Code | |
| I'm not a robot | |
| Click here is you are having a problem completing the reCaptoha verification ACCEPT CANCEL | |
| | |

CONFIDENTIAL CREDIT REFERENCE

Credit Reference On: DEMO CORPORATION 12355 MAIN ST TAMPA, FL 33607 From: YOUR COMPANY YOUR STREET ADDRESS YOUR CITY, ST, ZIP

| 000000 | Date | | | | High | | | Days | Beyond Terms | | | Terms / |
|--------|--------------------------|-----------------|-----|-----|---------|---------------------|--------------|---------|--------------|---------|---------|---------|
| pt (| Open | Last | ADP | DBT | Credit | Balance | Current | 1-30 | 31-60 | 61-90 | .91+ | Comment |
| 17 | | 0417 | 0 | 87 | \$101K | \$20K | \$2,549 | \$252 | \$590 | \$1,301 | \$16K | |
| | | | | | HISTORY | . 76 5. 6. 4. 5. 6. | E BALANCES P | | | | | |
| | | ERIOD | | | | BALANCE | CURRENT | 1-30 | 31-60 | 61-90 | 91+ | |
| | Last | 3 Months | | | | \$30K | \$906 | \$1,727 | \$16K | \$5,680 | \$6,392 | |
| | Last | 6 Months | 6 | | | \$53K | \$14K | \$17K | \$14K | \$4,052 | \$3,724 | |
| | Last | 12 Month: | 5 | | | \$42K | \$14K | \$12K | \$11K | \$3,218 | \$1,828 | |
| | Last | 24 Months | 5 | | | \$38K | \$15K | \$12K | \$7,217 | \$2,926 | \$952 | |
| | | | | | | | | | | | | |

This Credit Reference is produced based upon information provided to NACM Tampa, Inc. by the Company listed above. The data has been collected in good faith and is presented as reported to NACM Tampa, Inc., NACM Tampa, Inc. does not control the information contained herein and shall not be liable to any party for the collection and communication of this information. The data contained in this report is for information purposes only, no judgment or recommendation concerning credit decisions is given or implied by this document. The recipient must determine its own credit decisions, NACM Tampa, Inc. assumes <u>no</u> responsibility for any such decisions.

NEW SEARCH CANCEL

The NTCR was designed with the same amount of care and attention to detail that a credit professional uses on a daily basis to protect their company's receivables.

All of the reasons that a company might have for not sharing their A/R data fall apart in the face of the overwhelming reality that trade data tells the truth.



Portfolio Risk Analysis (PRA)

12)

Export to Excel or Create PDF. Refresh at any time to update score categorization and exposure.



| | | | | Portfolio Risk | | categorization and exposure | | | |
|--------|--|---|--|--|--|--|--|---|-------|
| | For all subjects with t | he trade date of | 3/15/2017 and after. | Demo | Company | Pon | tfolio Last i | Updated: 5/1/2017 (| 547:4 |
| | Period | Class | Description | | | \$ Exposure | Pct | Accounts | P |
| | 05/2017 | 1 | Very Low Risk | | | \$150,773,176 | Contraction of the local division of the loc | 4,383 | 9 |
| | 05/2017 | 2 | Low Risk | | | \$201,869,795 | | 12,692 | |
| | 05/2017 | 3 | Low to Moderate | Risk | | \$343,733,996 | 32.9 | 4,501 | 5 |
| | 05/2017 | 4A | High Risk | | | \$207,049,101 | 19.8 | 4,180 | 8 |
| | 05/2017 | 48 | Very High Risk | | | \$46,564,061 | 4.5 | 1,782 | |
| | 05/2017 | 5 | Extrans. Dist. | | | \$16,568,808 | 1.6 | 104 | . (|
| | 05/2017 | 996 | NEW, Use the | interactive beatmans to vis | ualiza | \$75,756,321 | 7.3 | 3,931 | |
| | 05/2017 | 997 | | interactive heatmaps to visi | | \$986,214 | 0.1 | 19 | 1 3 |
| | 05/2017 | 999 | | 's accounts receivable data e | | \$1,494,585 | 0.1 | 15,776 | |
| | Demo Company | | the defines a | tate-by state, the heatmaps to be a state of a construction of a c | | Total \$1,044,796,057 | | 47,368 | |
| or Sho | ow Graphs. Compare to | | by-state summ | orollover the states to view on any of your data, or click on ailed accounts. NACM Member Data | the state | | unts) | 1 | |
| | 40% 20% | 8.3% <mark>32.9%</mark> | \$1,044,796,057 di | 7.7% 0.1% 0.1% | 80% 40% 20% 8.3% 20 0% | 8% 8.8% 3.8% 0.2% | 135 | 0.0% | |
| | .1 | 2 3 | 4A 48 5 | 996 997 999 | 1 3 | 2 3 4A 48 5 | 996 | 997 999 | |
| | 1 ♂ Group 168 | | 4A 4B 5 | 996 997 999 | | | 996 | 997 599 | |
| | 1 S Group 168 Group 18 | | 4A 4B 5 hart (by dollars) | 996 997 999 | Group 168 | 2 3 4A 4B 6 3 Scoring Chart (by accounts) | 996 | 997 999 | |
| | 1 S Group 168 Group 16 | | an all 5 hart (by dollars) | 896 997 899 | Group 168 | | 994 | 997 999 | |
| | 1 S Group 168 Group 18 | | 4A 4B 5 hart (by dollars) | 896 997 999 | Group 168 | | 904 | 907 999 | |
| | 1 S Group 168 Group 16 | | 4A 4B 5 hart (by dollars) | 896 997 999 | Group 168 | | 804 | 907 999 | |
| | 1 Group 168 Group 18 109% 79% 50% | | | 896 987 898 | Group 168 100% 80% | | | 907 999 | |
| | 1 Group 168 Group 16 109% 76% 59% | 58 Scoring Cl | | 2136 0 1% 0 1% | Group 168 100% 80% 60% | 3 Scoring Chart (by accounts) | 362% | 23.4% | |
| | 1 Group 168 Group 16 100% 19% 50% 25% 1 0% | 58 Scoring Cl | | 2(3%) 0 (% 0 /% | Group 168 100% 80% 60% 40% | | 362% | 907 939 23.4% | |
| | f Group 168 Group 16 109% 76% 28% 1 1 | 58 Scoring Cl | | 996 997 999 21(3%) 0.1% 0.1% | Group 168 100% 80% 80% 20% 0.2% | 3 Scoring Chart (by accounts) | 362% | | |
| | 1 Group 168 Group 16 109% 79% 59% 29% 1 0% 1 | 2 3 | 4A 4B 5 | 006 997 999 2(3%) 0.1% 0.1% 096 997 999 | Group 168 100% 80% 60% 40% 20% | Scoring Chart (by accounts) | 362% | 0.0% | |
| | 1 Group 168 Group 16 100% 76% 50% 25% 1 0% -25% | 2 3 | 4A 4B 5 | 096 997 999 2(3%) 0.1% 0.1% 096 997 999 | Group 168 100% 80% 60% 40% 20% | Scoring Chart (by accounts) | 362% | 0.0% | |
| | 1 Group 168 Group 16 100% 76% 50% 25% 1 0% -25% 1 COMPUTER 1 | 38 Scoring Cl 2.7% 33.3% 2 3 DISTRIBUTO | 4A 4B 5 | 894 997 899 | Group 168 100% 80% 80% 40% 20% 0.2% 1 | 3 Scoring Chart (by accounts) | 36.2% 996 | 997 999 | |
| | 1 Group 168 Group 16 100% 76% 50% 25% 1 0% -25% 1 COMPUTER 1 | 38 Scoring Cl 2.7% 33.3% 2 3 DISTRIBUTO | 4A 4B 5 | 894 997 899 | Group 168 100% 80% 80% 40% 20% 0.2% 1 | Scoring Chart (by accounts) | 36.2% 996 | 997 999 | |
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| | 1 S Group 168 Group 16 100% 76% 25% 1 S COMPUTER I COMPUTER I 100% 75% 50% 25% 1 COMPUTER I 100% 75% 25% | 38 Scoring Cl 2.7% 33.3% 2 3 DISTRIBUTO | 4A 4B 5 VTOR Scoring Char | ses err ere t (by dollars) Compare your Portfolio Performance to your Industry Groups, | Group 168 100% 80% 80% 20% 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 1 20% 100% 10 | Scoring Chart (by accounts) | 996 996 rt (by ac | 997 999 scounts) | |
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| | 1 Group 168 Group 16 100% 79% 59% 28% 28% 1 COMPUTER I COMPUTER I 100% 75% 59% 29% 1 COMPUTER I 100% | 2 3 DISTRIBUTO TER DISTRIBU 2 3 2 3 2 3 2 3 2 3 2 3 2 3 2 3 2 3 2 3 | 4A 4B 5 VTOR Scoring Char | Compare your Portfolio Performance to your Industry Groups, your Industry and the overall NACM | Group 168 100% 80% 80% 20% 0.2% 0% 1 2 COMPUTE 100% 80% 90% 9.2% 9% 1 3 Entire Dat | Scoring Chart (by accounts) | 956 956 nt (by ac | 997 999 scounts) | |
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| | | | prospectation and sectors in the sector of t | emo Company | | | | | | |
|---|--|--|--|---|---|---|--|-----------------------|---|--|
| - | | | 3/15/2017 and after. | | | | | | Theorem and the second | 1000 |
| Perio | | Class | Description | | | | \$ Exposure | Pct | Accounts | Pct |
| 05/201 | | 1 | Very Low Risk | | | | \$150,773,176 | 14.4 | 4,383 | 9.3 |
| 05/201 | | 2 | Low Risk | | | | \$201,869,795 | 19.3 | 12,692 | 26.8 |
| 05/201 | | 3 | Low to Moderate Risk | | | | \$343,733,996 | | 4,501 | 9.5 |
| 05/201 | | 4A | High Risk | | | | \$207,049,101 | | 4,180 | 8.8 |
| 05/201 | | 4B 5 | Very High Risk Extreme Risk | | | | \$46,564,061 \$16,568,808 | 4.5 | 1,782 | 3.8 |
| 05/201 | | 996 | 25% of total balance 90+ days past (| dua | | | \$75,756,321 | 7.3 | 3,931 | 8.3 |
| 05/201 | | 997 | Bankruptcy reported within the last 2 | | | | \$986,214 | 0.1 | 19 | 0.0 |
| 05/201 | | 999 | Fewer than 3 trade experiences within | | | | \$1,494,585 | 0.1 | 15,776 | 33.3 |
| 00/201 | | | | | | Total \$1, | 044,796,057 | | 47,368 | 0010 |
| emo Cor | mpany | \$ Exposure | for CA | Demo Compa | ny Ac | | | | | |
| | | and the second s | SAN DIEGO Exposure: \$3,329,415 | or small areas withir a state. Use the data points to show your company's AR concentration. | | No. | | | Export to Exc | |
| 46.083 | | \$10 958 913 | | | | 200 | | ×. | | |
| Subi | lact | \$10,858,813 | | 1 State CA | | 299 | | ķ. В. | | |
| Subje ID | ject | AR# | Subject Name | State CA City | | Country | \$ Exposure | | TradeDate | 275 |
| Subj ID 1069 | ject 91841 | AR# 38024416 | Subject 1 | State CA City IRVINE | CA | Country US | \$7,134,222 | | 4/29/2017 | 9 |
| Subj ID 1069 | ject 91841 ;4909 | AR# 38024416 38023752 | Subject 1 Subject 2 | State CA City IRVINE CONCORD | CA CA | Country US US | \$7,134,222 \$6,688,099 | | 4/29/2017 4/29/2017 | 9 |
| Subj ID 1069 7064 9367 | ject 91841 64909 67649 | AR# 38024416 38023752 38013926 | Subject 1 Subject 2 Subject 3 | State CA City IRVINE CONCORD BREA | CA CA CA | Country US US US | \$7,134,222 \$6,688,099 \$4,523,817 | | 4/29/2017 4/29/2017 4/29/2017 | 9 7 1 |
| Subj ID 1069 7064 9367 . 743 | ject 91841 4909 57649 3297 | AR# 38024416 38023752 38013926 38040318 | Subject 1 Subject 2 Subject 3 Subject 4 | State CA City IRVINE CONCORD BREA ROCKLIN | CA CA CA CA | Country US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 | | 4/29/2017 4/29/2017 | 9 7 1 |
| Subje ID 1069 7064 3. 9367 4. 743 5. 1610 | ject 91841 4909 57649 3297 05725 | AR# 38024416 38023752 38013926 38040318 38013046 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry | CA CA CA CA CA | Country US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 | | 4/29/2017 4/29/2017 4/29/2017 | 9 7 1 |
| Subje ID 1069 2. 7064 3. 9367 4. 743 5. 1610 5. 4480 | ject 91841 4909 7649 3297 05725 10526 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 6 | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS | CA CA CA CA CA CA | Country US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 | | 4/29/2017 4/29/2017 4/29/2017 | 9 7 1 27 |
| Subje ID 1069 7064 9367 9367 1610 5. 1610 5. 4480 7. 1453 | ject 91841 4909 7649 3297 05725 10526 30428 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 38059785 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 6 Subject 7 | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS LAGUNA HILLS | CA CA CA CA CA CA CA | Country US US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 M \$2,949 C | lumber | 4/29/2017 4/29/2017 4/29/2017 4/29/2017 | 9 7 1 27 file. |
| Subji 1069 7064 9367 743 1610 4480 1453 1361 | ject 91841 4909 7649 3297 05725 00526 30428 \$1509 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 38059785 38074198 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 6 Subject 7 Subject 8 | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS LAGUNA HILLS SAN JOSE | CA CA CA CA CA CA CA CA | Country US US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 M \$2,949 C | lumber (lick to p | 4/29/2017 4/29/2017 4/29/2017 4/29/2017 of tradelines or | 9 7 1 27 file. |
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| Subji ID 1069 7064 9367 743 1610 4480 1453 1361 4759 | ject 91841 4909 3297 05725 0526 30428 31509 99405 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 38059785 38074198 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 6 Subject 7 Subject 8 | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS LAGUNA HILLS SAN JOSE | CA CA CA CA CA CA CA CA | Country US US US US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 M \$2,949 C | lumber (lick to p | 4/29/2017 4/29/2017 4/29/2017 4/29/2017 of tradelines on purchase a repo | 9 7 1 27 file. rt. |
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| Subje ID 1069 7064 9367 9367 743 1610 4480 1453 1361 4759 4448 4000 5522 | ject 91841 4909 3297 05725 0526 30428 51509 99405 8101 6952 2022 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 38059785 38074198 3807583 38047934 38025847 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 6 Subject 7 Subject 8 Subject 9 Subject 10 Subject 11 Subject 12 | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS LAGUNA HILLS SAN JOSE SANTA BARBARA LOS ANGELES SAN FRANCISCO | CA CA CA CA CA CA CA CA CA CA CA CA | Country US US US US US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 M \$2,949 C \$2,325 \$2,324,210 \$2,212,025 \$2,002,199 | lumber (lick to p | 4/29/2017 4/29/2017 4/29/2017 4/29/2017 of tradelines on burchase a repo 4/29/2017 4/29/2017 4/29/2017 | 9 7 1 27 file. rt. 12 44 25 10 |
| Subjection 100 100 100 100 100 100 100 100 100 10 | ject 91841 4909 3297 05725 0526 30428 1509 9405 8101 96952 22022 5019 60974 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 38059785 38074198 38007583 38007583 38047934 38025847 38022115 3802436 38002620 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 6 Subject 7 Subject 8 Subject 9 Subject 10 Subject 11 Subject 12 The data table shows the detailed | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS LAGUNA HILLS SAN JOSE SANTA BARBARA LOS ANGELES SAN FRANCISCO LOS ANGELES | CA CA CA CA CA CA CA CA CA CA CA CA CA C | Country US US US US US US US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 M \$2,949 C \$2,325 \$2,324,210 \$2,212,025 \$2,002,199 \$1,596,561 | lumber (lick to p | 4/29/2017 4/29/2017 4/29/2017 4/29/2017 of tradelines on ourchase a repo 4/29/2017 4/29/2017 4/29/2017 4/29/2017 | 9 7 1 27 file. rt. 12 4 25 10 7 |
| Subj 1D 1069 2.7064 3.9367 4.743 5.1610 5.4480 7.1453 3.1369 9.4759 9.4448 4.4000 2.5522 3.4559 4.4460 5.1037 | ject 91841 4909 3297 05725 0526 30428 1509 9405 8101 96952 22022 5019 60974 72754 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 38059785 38074198 3807583 3807583 38047934 38025847 380222115 38024360 38002620 38015955 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 6 Subject 7 Subject 8 Subject 9 Subject 10 Subject 11 Subject 12 The data table shows the detailed information about your accounts, | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS LAGUNA HILLS SAN JOSE SANTA BARBARA LOS ANGELES SAN FRANCISCO LOS ANGELES IN FRANCISCO | CA CA CA CA CA CA CA CA CA CA CA CA CA C | Country US US US US US US US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 M \$2,949 C \$2,325 \$2,324,210 \$2,212,025 \$2,002,199 \$1,596,561 \$1,568,729 | lumber (lick to p | 4/29/2017 4/29/2017 4/29/2017 4/29/2017 of tradelines on ourchase a repo 4/29/2017 4/29/2017 4/29/2017 4/29/2017 4/29/2017 | 9 7 1 27 file. rt. 12 4 25 10 7 1 |
| Subj 1D 1069 2.7064 3.9367 4.743 5.1610 5.4480 7.1453 3.1369 9.4759 9.4448 4.4000 2.5522 3.4559 4.4460 5.1037 | ject 91841 4909 3297 05725 0526 30428 1509 9405 8101 96952 22022 5019 60974 72754 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 38059785 38074198 38007583 38047934 38025847 380222115 3802436 38002620 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 6 Subject 7 Subject 8 Subject 9 Subject 10 Subject 11 Subject 12 The data table shows the detailed information about your accounts, including the dollar exposure and | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS LAGUNA HILLS SAN JOSE SANTA BARBARA LOS ANGELES SAN FRANCISCO LOS ANGELES INTOS MONT SEGUNDO RDENA | CA CA CA CA CA CA CA CA CA CA CA CA CA C | Country US US US US US US US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 N \$2,949 C \$2,325 \$2,324,210 \$2,212,025 \$2,002,199 \$1,596,561 \$1,568,729 \$1,545,195 | lumber (lick to p | 4/29/2017 4/29/2017 4/29/2017 4/29/2017 of tradelines on burchase a repo 4/29/2017 4/29/2017 4/29/2017 4/29/2017 4/29/2017 4/29/2017 | 9 7 1 27 1 1 27 1 1 25 10 7 1 9 |
| Subj 1D 1069 2.7064 3.9367 4.7433 5.1610 5.4480 7.14533 1369 4.480 2.5522 3.4552 4.4460 2.5522 3.4552 4.4460 5.1037 5.5355 | ject 91841 4909 3297 05725 0526 30428 11509 99405 8101 6952 2022 5019 60974 72754 9915 | AR# 38024416 38023752 38013926 38040318 38013046 38044807 38059785 38074198 3807583 3807583 38047934 38025847 380222115 38024360 38002620 38015955 | Subject 1 Subject 2 Subject 3 Subject 4 Subject 5 Subject 5 Subject 6 Subject 7 Subject 8 Subject 9 Subject 10 Subject 11 Subject 12 The data table shows the detailed information about your accounts, including the dollar exposure and number of tradelines on the National | State CA City IRVINE CONCORD BREA ROCKLIN City of Industry CERRITOS LAGUNA HILLS SAN JOSE SANTA BARBARA LOS ANGELES SAN FRANCISCO LOS ANGELES INTOS MONT SEGUNDO RDENA | CA CA CA CA CA CA CA CA CA CA CA CA CA C | Country US US US US US US US US US US US US US | \$7,134,222 \$6,688,099 \$4,523,817 \$4,502,529 \$4,283 \$3,071 M \$2,949 C \$2,325 \$2,324,210 \$2,212,025 \$2,002,199 \$1,596,561 \$1,568,729 \$1,545,195 \$1,305,187 | lumber (lick to p | 4/29/2017 4/29/2017 4/29/2017 4/29/2017 of tradelines on burchase a repo 4/29/2017 4/29/2017 4/29/2017 4/29/2017 4/29/2017 4/29/2017 4/29/2017 | |
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Account Monitor Service (AMS)

Members Provide the Criteria-NACM Provides the Technology

Do you want to know when accounts go past due or legal with other suppliers? Members can subscribe to the Account Monitor Service (AMS) by submitting specific criteria to a participating NACM Affiliate. Members can receive email notification and log into the Affiliate website to view their custom list.

Sample of email

| NACM ID | SUBJECT NAME & ADDRESS | AR# | REASON |
|----------|---|--------|-----------|
| 11427982 | BOCA RATON REGIONAL HOSPITAL 800 MEADOWS RD BOCA RATON FL | 519702 | UCC |
| 14489777 | EMATTERS INC COD 244 2ND AVE. N. SUITE 9 SAINT PETERSBURG FL | 472998 | Legal |
| 4259372 | FUQUA ELECTRIC INC 2411 CYPRESS GARDENS BLVD WINTER HAVEN FL | 197529 | Tradeline |
| 2748856 | G PROULX INC 3275 SW 42ND STREET FORT LAUDERDALE FL | 196968 | Tradeline |
| 6290971 | HOWARD FERTILIZER 8306 S ORANGE AVE PO BOX 593800 ORLANDO FL | 360268 | Tradeline |
| 718676 | MAR QUIPT INC 3100 SW TENTH ST 231 SW 5TH ST POMPANO BEACH FL | 205666 | Tradeline |
| 730569 | REACH SERVICE & EQUIPMENT 7027 W BROWARD BLVD SUITE 283 PLANTATION FL | 374104 | Tradeline |
| 560375 | SCOTT (MAURICE J) INC 1708 W NORTH A ST 4615 W LOUGHMAN ST TAMPA FL | 207568 | Legal |

Members Dashboard (after they login)

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After members click the Account Monitoring button, the Account Monitor List is returned

The list provides a closer look at accounts that matter to you most-all based on YOUR criteria!

| Subject ID | Trigger Date | Subject Name & Address | ARE | Reason | Pull Date |
|------------|--------------|--|--------|-----------|--------------|
| 11906450 | 5/4/2017 | ECUABLIYER KATHERYNE A. BALON 11029 N KENDALL DR. MIAMI, FL. 33176-1269 | 426552 | Tradeline | Never |
| \$2597 | 5/3/2017 | ADVANTAGE AIR CONDITIONING & HEATING 601 SOUTH MARKET AVENUE FORT PIERCE, FL 34982 | 219095 | Tradeline | Neve |
| 12356190 | 5/3/2017 | BOMBARDIER TRANSPORT PO 4800007110 A45 ALAIN DESPA ST BRUND, QC J3V 666 | 199575 | Tradeline | Neve |
| 502492 | 5/6/2017 | GARDNER ASPHALT CORPORATION 4161 E SEVENTH AVE PO BOX 5449 TAMPA, FL 33605 | 204835 | Tradeline | Neve |
| 7102244 | 5/11/2017 | MCH CORP 6201 SW 70TH ST # 2ND MIAMI, RL 33143 | 372675 | Tradeline | Neve |
| 4552212 | 5/7/2017 | FRONTLINE COMMUNICATIONS CORP 6527 HONEY 12770 44TH ST NORTH CLEARWATER, PL 33762-4713 | 204376 | Tradeline | Neve |
| 1701675 | 5/8/2017 | BAY PINES VA MEDICAL CENTER 10000 BAY FINES BLVD PO BOX 149971 BAY PINES, FL 33504 | 201375 | Tradeline | Neve |
| 5601074 | 5/5/2017 | ORR PROTECTION SYSTEMS 2804 BROADWAY CENTER BLVD BRANDON, FL 33510-2585 | 195835 | Tradeline | Neve |
| 13854023 | 5/10/2017 | ALBERTELLI CONSTRUCTION INC 10751 DEERWOOD PARK BLVD STE 105 JACKSONVILLE, FL 32256 | 424225 | Legal | Neve |
| 13854023 | 4/25/2017 | ALBERTELLI CONSTRUCTION INC 10751 DEERWOOD PARK BLVD STE 105 JACKSONVILLE, FL 32256 | 424225 | Tradeline | Neve |
| 49975 | 5/2/2017 | EIDOLESTICKS COUNTRY CLUB INC. 15391 CANONGATE DR SE. FT. MYERS, FL. 33912 | 207540 | UCC | Neve |
| 11427982 | 5/11/2017 | BOCA RATON REGIONAL HOSPITAL, 600 MEADOWS RD BOCA RATON, FL 33486 | 519702 | UCC | Neve |

Want to see the "big" picture with any of the accounts on the list?

Click the Subject Name to retrieve the NACM National Trade Credit Report.*

| NATIONAL TRAD | | NACM 123 Main St | Trade Credit ributed By: 1 Anywhere Anywhere, NY 10101) 999-8888 | Report | | INFI | E: 9/1 | E TO SUBJEC 7/2007 5:22:32 P /2016 06:43:04 P |
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| DEMO CORPORAT 12355 MAIN ST TAMPA FL 33607-1111 (800) 666-7777 Fax: (800) 555-1212 | | 125 | 475 | | Y OF TOP INDUST INDUSTRY TYPE HOME CENTERS CONCRETE APPAREL WHOLESALER PAINTS OTHER INDUSTRIES | DBT L 3 0 | 2 | BALANC(\$ 360,053.00 \$ 156,813.00 \$ 101,378.00 \$ 62,218.00 \$ 125,046.00 |
| OTHER NAMES | | | RELATED SU | | | CON | | ATE REPORTS |
| NAME SAMPLE, INC. | | TYPE DBA | SAMPLE PROPER | | 598) | | | |
| TOTAL: 1 PREDICTIVE SCO | | | TOTAL: 1 | | | | | |
| PREDICTIVE SCORE (RANGE: 450 - 850) | RISK CLASS (1,2,3,4A,4B,5) | PREDICTIVE FACTORS | | | RAGES 12 MONTHS OF H | ISTORI | CAL 1 | RADE DATA |
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Trade Profile Report

View historical trade history on specific sources

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Industry Analysis Report



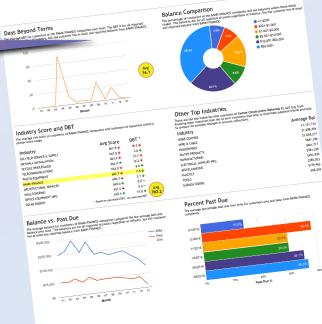
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NEW

The Industry Analysis Report

provides insight into the payment behaviors of customers of a specific industry. It shows the DBT trend over the past 12 months, score and DBT changes of other industries, average balances of the customers as well as past due trends in the last six months.



Refined Predictive Score!



The new **Predictive Score** offers refinements to the current scoring model. Analyzing the historical window to identify trends, it uses three-month windows to mitigate dramatic spikes that can occur in a single month. Including bankruptcy, public records (in specific states) as well as trade data, it observes patterns to help predict how the account may transition in the next six to 12 months.

BY NACM MEMBERS • FOR NACM MEMBERS

Tradeline Data • Predictive Score • Portfolio Risk Analysis • Corporate Information Public Record Data • Collection Claims • Access to Additional Third-Party • Public Records Non-Member Credit References • Account Monitor Service • Trade Profile Report

To learn more about the report and tools, contact your participating NACM Affiliate today!



Great Service Great Tools Great Report

A Credit Community: Why Should Your Company Be Sharing Its A/R Data

Every company has a customer that pays on time, or does their best to pay on time. They deserve whatever help they can get from their suppliers, especially from something as painless as submitting A/R data to a bureau or database like NACM's that could help them get more or better financing from a bank or another supplier. "For our customers that pay timely, it is perceived to be a tremendous benefit to report the timely payment activity." Contributing A/R data to the NTCR also provides credit professionals with some leverage. "Conversely, for customers that pay slowly, it is an objective means of sharing their history."

A Good Place to Start: Digging into the Nuts and Bolts of the NTCR

What makes the database so robust is the data contributed by NACM members and by more than 1,000 industry credit groups across the country.

The NTCR encapsulates a great deal of the data that credit professionals look for in a report, with tradelines often being the first place users focus on in every commercial credit report. While the tradelines in the NTCR provide a solid framework for creditors in understanding the customer's payment history, the Predictive Score takes aging information and uses it to present a glimpse into the future. Typically, a score is predictive for six to 24 months, depending on the type of score. The NTCR score is making a prediction of severe delinquency over the next six months. The score is based on aging—what percentage of the subject's balance is over 90 days past due and when the balances start to age out.

> The NTCR score is a behavioral score because it looks at past behavior. It looks at how a company paid its bills in the past and looks over the lifetime payment patterns, specifically looking at the last 12 months. A number of other factors comprise the score: payment patterns, trends, variability in percentages as well as dollars. The score also considers how long the subject has used commercial credit; the more experience or tenure there is for any given business subject, the more stable the subject is from a risk perspective.

> > Demographic and regional information is also factored into the score although these components are not as critical to the score as past aging and payment data. The past does predict the future—while not perfectly, it does an accurate job of looking forward.

Vernon E. Gerety, Ph.D., Managing Director, VGAdvisors LLC

