



CREDIT ON TAP
2022 CONFERENCES

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**BEST
IN TOWN**

ATTENDEE GUIDE

CHICAGO October 25 & 26

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





ABOUT THE CONFERENCE

It is with great anticipation that we look forward to returning to a live event at this year's Fall conference, Credit on Tap. After two years of virtual conferences, it's time to gather again with our friends and colleagues. Things are changing so rapidly in the world of credit - come draw from the taps of knowledge from our speakers, exhibitors and fellow members as we attempt to craft a path to barrelling our companies through the mash.

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

The action begins brewing at Meridian Banquet & Conference in Rolling Meadows, IL on October 25th. The NACM/Chicago-Midwest Board of Directors, Education Committee along with Association staff look forward to seeing you there.

WHY YOU SHOULD ATTEND

Learn from expert speakers from across the country who are specialists in their fields. Connect with and learn from industry peers. Earn Continuing Education Units, CCE recertification points and ICCE certification points from the educational sessions you attend. You will also earn roadmap and participation points. Get introduced to the latest products and services available to improve your job performance. Learn about the current business climate and key industry issues. Reconnect with old friends while making new ones. Demonstrate your commitment to your profession.

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 & Conference
Center**
1701 W. Algonquin Road
Rolling Meadows, IL 60008

HOTEL ACCOMMODATIONS

Hotel reservations can be made at the Embassy Suites by calling 847.397.1313 and asking for the NACM Connect group rate of \$139 King or \$139 two beds for October 24th & 25th. The cut-off date is September 24th. Reservations received after this date will be accepted on a space and or rate available basis. Embassy Suites, 1939 N. Meacham Road, Schaumburg, IL 60173.

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

<https://www.nacmconnect.org/conferences/>

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.

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

DISCOUNT (EARLY-BIRD) MEMBER PRICING

REGISTRATION DEADLINE: OCTOBER 11

	By 9/1/2022	After 9/1/2022
2-Day Registration	\$399	\$429
1-Day Registration	\$279	\$299

CANCELLATION POLICY: The cancellation deadline for a full refund ends (14 days) two weeks prior to first day of the event, or October 11, 2022. Any registrations received after the start of the conference will NOT be refundable, nor will cancellation requests received after October 11, 2022. Cancellations must be received in writing via email or postal mail by this date. Sorry, phone cancellations cannot be honored. If you have any questions, please e-mail info@nacmconnect.org.

TUESDAY, OCTOBER 25



7:30 – 8 A.M. | REGISTRATION AND BREAKFAST

8:00 – 8:15 A.M. | WELCOME REMARKS — *NACM Connect President, Phil Lattanzio, CCE*

8:15 – 9:15 A.M. | FROM STRESS TO STRETCH — A ROADMAP TO HIGH CAPACITY LEADERSHIP
Opening Keynote Speaker: Caleb Campbell

9:15 – 9:45 A.M. | BREAK

9:45 – 11:00 A.M. ROOM B

INFLATION AND YOUR CREDIT LIMITS
Roundtable discussion led by Caroline Perkins, CCE, Credit Manager, Mickey Thompson Performance Tires; Jared Silver, CBA, Credit Analyst, M Holland Company; Erica White, CCE, Regional Credit Manager-Analytics & Insights, Ferguson Enterprises

9:45 – 11:00 A.M. ROOM C

CREDIT REPORT UPDATES AND ENHANCEMENTS
Gina Calabrese-Sylvester, CMP, CGA, Executive Vice President, NACM Tampa and Craig Smith, Director Credit Solutions, NACM Connect

9:45 – 11:00 A.M. ROOM D

FINANCIAL STATEMENT ANALYSIS – PART 1
Curtis Litchfield, CCE, Senior Credit Manager, Land O' Lakes

11:00 – 11:30 A.M. | BREAK

11:30 A.M. – 12:30 P.M. ROOM B

THE NEW OLD WORLD OF FINANCE OPERATIONS
Chris Rios, Vice President, D&B Finance Analytics

11:30 A.M. – 12:30 P.M. ROOM C

MANAGING CREDIT RISK IN INTERNATIONAL TRADE
Lee Fahrenz, Sales Vice President, Allianz Trade

11:30 A.M. – 12:30 P.M. ROOM D

FINANCIAL STATEMENT ANALYSIS – PART 2
Curtis Litchfield, CCE, Senior Credit Manager, Land O' Lakes

12:30 – 1:30 P.M. | ALL CONFERENCE LUNCHEON

1:30 – 2:45 P.M. ROOM B

SUCCESSION PLANNING FOR ALL LEVELS
Marie Genevieve Pawlak, Team Strategist & Managing Principal at Prime Alchemy

1:30 – 2:45 P.M. ROOM C

SUB CHAPTER V BANKRUPTCY
Thomas Fawkes, Partner and Brian Jackiw, Counsel, Tucker Ellis, LLC

1:30 – 2:45 P.M. ROOM D

CASH FLOW ANALYSIS
John Jaeger, CCE, NACM Connect Faculty

2:45 – 3:15 P.M. | BREAK

3:15 – 4:30 P.M. ROOM B

CURRENT HOT CHAPTER 11 ISSUES FACING TRADE CREDITORS
Bruce Nathan and Andrew Behlmann, Lowenstein Sandler LLP

3:15 – 4:30 P.M. ROOM C

UCC FILINGS DON'T GUARANTEE PAYMENT. RATHER, THEY PUT YOU IN THE BEST POSSIBLE POSITION TO GET PAID
Chris Ring, National Sales Representative, NACM Secured Transaction Services

3:15 – 4:30 P.M. ROOM D

CASE STUDY
John Jaeger, CCE

4:30 – 5:30 P.M. | RECEPTION AND NETWORKING EVENT — *Hosted by the Exhibitors*

WEDNESDAY, OCTOBER 26

8:00 – 8:30 A.M. | REGISTRATION AND BREAKFAST

8:30 – 9:45 A.M. ROOM B

UNCLAIMED PROPERTY SELF-AUDITS/REVIEWS: DOS AND DON'TS AND HOW TO BE PREPARED
Troy Wangen, Managing Director, Unclaimed Property, True Partners Consulting LLC

8:30 – 9:45 A.M. ROOM C

THE CHALLENGES OF MAINTAINING UPDATED TAX EXEMPTION FORMS
Panel Discussion: Renita Bishop, North America Tax Technology Manager, Robert Bosch LLC; Luz Moreno, CCE, CICP, Credit Analyst, Panasonic Corp. of North America; Regina Stricklin, CBF, Credit Analyst, Robert Bosch Tool Corporation

9:45 – 10:15 A.M. | BREAK

10:15 – 11:30 A.M. ROOM B

AR GROWTH IN UNCERTAIN TIMES
Jon Seaman, Senior Account Executive, Esker

10:15 – 11:30 A.M. ROOM C

HOW TO MAKE A CONFIDENT CREDIT DECISION
Panelists: John Jaeger, CCE; Erica White, CCE, Regional Credit Manager – Analytics and Insights, Ferguson Enterprises; Caroline Perkins, CCE, Credit Manager, Mickey Thompson Tire Company; Brendon Misik, CCE, CICP, Credit Supervisor, Nutrien

11:30 A.M. – 12:45 P.M. | ALL CONFERENCE LUNCHEON

12:45 – 2:00 P.M. ROOM B

METRICS – WHEN IS ENOUGH ENOUGH
Panelists: Adam Ross, CCE, Credit Manager, Nutrien Chicago; Curt Rothlisberger, CCE, CICE, Corporate Credit Manager, Ardagh Metal Beverage USA; Erica White, CCE, Regional Credit Manager-Analytics & Insights, Ferguson Enterprises

12:45 – 2:00 P.M. ROOM C

CREDIT CARD SURCHARGING STRATEGY: RULES, LAWS, IMPLEMENTATION, & FEE REDUCTIONS
Matt Fluegge, Executive Consultant, Worldpay and Michael Williams, Vice President, United TranzActions

2:00 – 2:15 P.M. | Break

2:15 – 3:15 P.M. | ECONOMIC UPDATE *Closing Keynote Speaker: Dan North, Chief Economist, Allianz Trade*

3:30 – 4:30 P.M. | NETWORKING HOUR (ROOM A) — *Open Bar*





8:15 - 9:15 A.M. | TUESDAY

OPENING KEYNOTE SPEAKER CALEB CAMPBELL

FROM STRESS TO STRETCH - A ROADMAP TO HIGH CAPACITY LEADERSHIP

Most leaders have been doing as much as possible for as long as possible. They feel maxed out and they know that working harder is not the answer. This is a real leadership challenge that we are facing. Because when we as leaders outstretch our capacity, it has a direct impact on our overall life experience. It affects our relationships, our performance, our teams and our overall sense of self. What most leaders don't realize is that their growth and expansion are directly related to how much internal capacity they can build. When they expand internally, they are able to achieve far more externally.

Takeaways:

- An increase in self-leadership
- How to grow more emotional elasticity (ability to bounce back)
- An ability to withstand greater pressure but feel less stressed (grow in resiliency)
- A framework to move from stress-to-stretch and increase your capacity (prevent burnout and show up as your best self)



didn't know it at the time, Caleb was about to fight his own battle—his own inner war—and it would almost cost him his life. As a result, it has become Caleb's passion and mission to draw from his deep well of personal stories around being a West Point Graduate, former Army Officer and an ex-NFL athlete and delivers an actionable and authentic message that helps leaders move from stress-to-stretch, increase their inner capacity and expand their leadership capabilities while deepening their impact. Caleb's message around High Capacity Leadership is said to be a 'timely and crucial message' for today as more and more leaders are facing unprecedented amounts of stress and pressure. When Caleb is not on a stage delivering a keynote, or working with leaders, he's at home spending quality time with his partner, Kara, and their daughter—Sophie London.

Caleb Campbell is a highly sought after leadership and resiliency keynote speaker but it didn't start there.

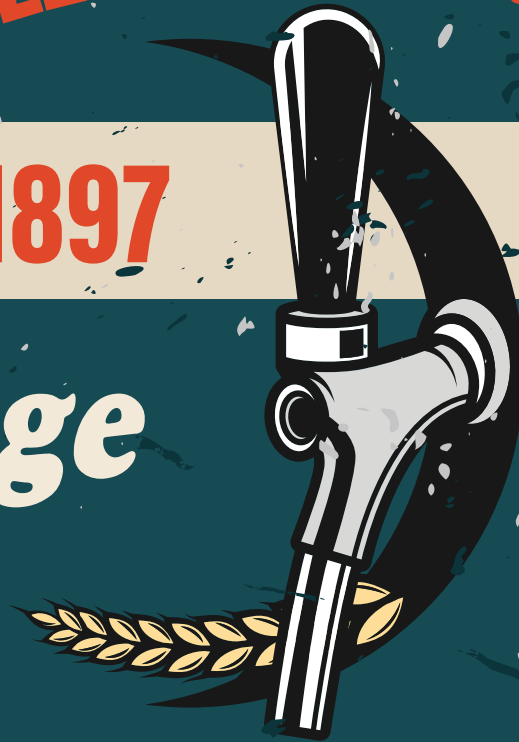
In 2008, Caleb graduated the United States Military Academy at West Point and was commissioned as an officer in the United States Army with 972 other cadets. The difference between Caleb and his classmates was that while the majority of them were sent to war, Caleb had an unique opportunity to serve his country while playing in the NFL. While he



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2:15 - 3:15 P.M. | WEDNESDAY

CLOSING KEYNOTE SPEAKER DAN NORTH ECONOMIC UPDATE

Back by popular demand, world renowned Economist Dan North will close the 2022 NACM Connect Conference with his commentary on the state of the economy – US and Worldwide. Always highly informative and engaging, North has a way of breaking down the sometimes complex economy into understandable information.

Dan North has been with Allianz Trade North America since 1996, using macroeconomic analysis to help manage Allianz's risk portfolio of more than \$150 billion in annual U.S. trade transactions. He has appeared on CNBC, The Street, and Bloomberg Radio and Television. He has been quoted by Barron's, Business Week, the Financial Times, US News and World Report, NBC, the BBC, the New York Times and the Wall Street Journal. After having predicted the 2008/2009 recession and its implications accurately, he was ranked 4th on Bloomberg's list of the 65 top economic forecasters in 2010. Mr. North holds an MBA from the Wharton School of Business.





TUESDAY, OCTOBER 25

EDUCATIONAL SESSIONS

9:45 – 11:00 A.M.

INFLATION AND YOUR CREDIT LIMITS

Roundtable Discussion

Moderators: Caroline Perkins, CCE, Credit Manager, *Mickey Thompson Performance Tires*; Jared Silver, CBA, Credit Analyst, *M Holland Company*; Erica White, CCE, Regional Credit Manager-Analytics & Insights, *Ferguson Enterprises*

If you're like many other credit professionals in this environment you've probably experienced customers hitting their credit limits as a direct result of inflation and other economic factors that we haven't experienced for decades, if ever. Bring your stories and solutions and hear how other members are dealing with this phenomenon in this open roundtable discussion.

CREDIT REPORT UPDATES AND ENHANCEMENTS

Speakers: Gina Calabrese-Sylvester, CMP, CGA, Executive Vice President, *NACM Tampa* and Craig Smith, Director of Credit Solutions, *NACM Connect*

Many new features and benefits for members using the National Trade Credit Report have recently been added. In this session you will hear about new reports combining information from the NTCR, Experian and Equifax, free services available to data contributors and updates from our credit reporting partners.

FINANCIAL STATEMENT ANALYSIS PART I

Speaker: 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. This session will bring light to the critical areas of analysis that are required in the credit risk assessment process and introduce the fundamentals of interpretation.

11:30 – 12:30 P.M.

THE NEW OLD WORLD OF FINANCE OPERATIONS

Speaker: Chris Rios, Vice President, *D&B Finance Analytics*

With all of the emphasis on automating Finance Operations, most notably credit and collections, some of the foundational aspects of the discipline risk being understated and overlooked. Based on his history with D&B, Rios intends to share best practices and offer a path to automation and operational efficiency by remaining grounded in the foundational fundamentals of credit and receivables management. Rios will bring together the tried and tested best practices of the "Old World" with the new and exciting technological advances being made in Receivables Management in the "New World". Please join us for an interactive and informative session.

MANAGING CREDIT RISK IN INTERNATIONAL TRADE

Speaker: Lee Fahrenz, Sales Vice President, *Allianz Trade*

Discussion of different risks to consider when expanding sales internationally and suggestions for best practices and instruments to reduce risk. The economic and political environment continues to change. What should we be contemplating and doing to prepare?

FINANCIAL STATEMENT ANALYSIS PART 2

Speaker: 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. 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.



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1:30 – 2:45 P.M.

SUCCESSION PLANNING FOR ALL LEVELS

Speaker: Marie Genevieve Pawlak, Team Strategist & Managing Principal, *Prime ALchemy*

Succession Planning is not just for your C-Suite! The most important part of creating a succession plan is doing it early. People want to feel valued in the companies that they work for. Succession planning is not about pushing people out or just knowledge transfer. It is about supporting the success of your employees whether they are leaving in 5 years or just got there 5 years ago. Join us for great tools and tips on creating your roadmap!

SUB CHAPTER V - BANKRUPTCY

Speakers: Thomas Fawkes and Brian Jackiw, *Tucker Ellis, LLC*

In early 2020, new Subchapter V was added to the United States Bankruptcy Court, which provides for a streamlined process for small businesses to reorganize their liabilities and affairs in chapter 11. Subchapter V introduces a myriad of benefits for small business owners – including the ability to retain ownership without the injection of new capital, as well as the ability to spread debt repayments over time. For creditors, however, Subchapter V creates substantial challenges both from the perspective of oversight and rights to block confirmation of a plan that is not in their best interests. During these presentations, Thomas Fawkes and Brian Jackiw of Tucker Ellis LLP will discuss the key features of Subchapter V, and provide insights as to how trade creditors can best protect themselves should one of their customers or vendors file a Subchapter V case

CASH FLOW ANALYSIS

Speaker: John Jaeger, CCE, NACM *Connect Faculty*

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.

CURRENT HOT CHAPTER 11 ISSUES FACING TRADE CREDITORS

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

This session addresses several hot issues that credit professionals have been dealing with in Chapter 11 cases. The speakers will discuss recent significant rulings helpful to trade creditors on section 503(b)(9) priority claims for goods received by a debtor within 20 days of bankruptcy; an upcoming ruling by the States Court of Appeals for the 11th Circuit on the applicability of the new value preference defense to invoices paid post-petition to critical vendors and creditors with section 503(b)(9) priority claims; recent ordinary course of business decisions favorable to trade creditors; the split in the case law on the enforceability of non-consensual releases of claims against non-debtor third parties; and a recent court decision showing the importance of adhering to and not disregarding bankruptcy deadlines.

UCC FILINGS DON'T GUARANTEE PAYMENT, RATHER, THEY PUT YOU IN THE BEST POSSIBLE POSITION TO GET PAID

Speaker: Chris Ring, National Sales Representative, *NACM Secured Transaction Services*

UCC Filings come in many forms, blanket, equipment, inventory, consignment just to name a few. The language in your agreement and how and when you file can be the difference between being secured vs. unsecured. During this session we'll cover the various types of UCC Filings, agreement types and how and when you file.

CASE STUDY

Speaker: John Jaeger, CCE, NACM *Connect Faculty*

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.



WEDNESDAY, OCTOBER 26

EDUCATIONAL SESSIONS

8:30 – 9:45 A.M.

UNCLAIMED PROPERTY SELF-AUDITS/ REVIEWS: DOS AND DON'TS AND HOW TO BE PREPARED

**Speaker: Troy Wangen, Managing
Director, Unclaimed Property, True
Partners Consulting LLC**

Unclaimed property enforcement is again on the rise, but states are taking more direct approaches with single state self-audits/reviews. But don't be fooled as many of these are still run by third-party audit firms, so you have to take these invitations seriously and be aware of the information you are or are not providing. Additionally, states are expanding voluntary disclosure programs and these can certainly be advantageous to companies that may have not filed before or you discovered some liability for an acquired company. This session will discuss the various state programs out there, how you can prepare yourself should you receive a notice, and some dos and don'ts when performing the reviews.

THE CHALLENGES OF MAINTAINING UPDATED TAX EXEMPTION FORMS PANEL DISCUSSION

**Panelists: Renita Bishop, North America
Tax Technology Manager, Robert Bosch
LLC; Luz Moreno, CCE, CICP, Credit
Analyst, Panasonic Corp. of North
America; Regina Stricklin, CBF, Credit
Analyst, Robert Bosch Tool Corporation**

Who (department) initially should obtain a valid tax exemption? How do you keep up with requirements & forms required in each state? Do you use a specific program/platform to upload the tax documents? Is the Credit Department always responsible for obtaining updated forms? This panel discussion will help us share solutions to the challenges of managing updated tax exemption forms.

10:15 – 11:30 A.M.

AR GROWTH IN UNCERTAIN TIMES

**Speaker: Jon Seaman, Senior Account
Executive, Esker**

Ensuring growth in a post-pandemic economy. Sounds intimidating. Impossible even. But today's credit, collections and finance leaders are not powerless in their efforts to optimize cash flow, enhance productivity and customer experience despite the threat of future disruptions or the lingering effects of past ones, both positive and negative. Bring actionable AR strategies to your business and walk away with seven tips designed to maximize AR efficiency and effectiveness, including how to:

- Adapt a more prioritized & proactive collections strategy
- Effectively manage customer relationships with trust & transparency
- Empower your team & achieve long-term cash excellence

HOW TO MAKE A CONFIDENT CREDIT DECISION

**Panelists: John Jaeger, CCE; Erica White,
CCE, Regional Credit Manager – Analytics
and Insights, Ferguson Enterprises;
Caroline Perkins, CCE, Credit Manager,
Mickey Thompson Tire Company; Brendon
Misik, CCE, CICP, Credit Supervisor,
Nutrien**

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



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12:45 – 2 P.M.

METRICS – WHEN IS ENOUGH ENOUGH

Panelists: Adam Ross, CCE, Credit Manager, *Nutrien Chicago*; Curt Rothlisberger, CCE, CICE, Corporate Credit Manager, *Ardagh Metal Beverage USA*; Erica White, CCE, Regional Credit Manager-Analytics & Insights, *Ferguson Enterprises*

There are countless ways to measure what you do on a day-to-day basis; and, it's important to be able to communicate your results to management. But when do you hit metrics overload? Does everything you are measuring really need to be measured? Join this session to hear our panel talk about what metrics they use to get their message across without muddying the waters.

CREDIT CARD SURCHARGING STRATEGY: RULES, LAWS, IMPLEMENTATION, & FEE REDUCTIONS

Speaker: Matt Fluegge, Executive Consultant, *Worldpay* and Michael Williams, Vice President, *United TranzActions*

Most companies have not built their credit card processing costs into their product prices, so one strategy that many companies have implemented is surcharging. Implementing a surcharge strategy raises many questions for not only the credit team, but also for the sales and executive management teams.

1. Do the credit card network surcharge rules and states' laws allow me to surcharge?
2. How can I implement surcharging in light of the numerous credit card Network Rules?
3. What challenges and opportunities are there when considering a surcharge strategy?
4. Can I reduce my processing fees?

This presentation will answer these and many more surcharge questions using examples of those who have considered and successfully implemented a surcharge strategy to significantly reduce their credit card processing costs.



ANDREW BEHLMANN, ESQ.

PARTNER, LOWENSTEIN SANDLER

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

RENITA BISHOP

RENITA BISHOP, NORTH AMERICA TAX TECHNOLOGY MANAGER, ROBERT BOSCH LLC

Renita Bishop has over 20 years Information Technology and business process re-engineering experience with emphasis, in the last 15 years, on project management, covering the entire Software Development Life Cycle (SDLC). PMP certified since 2006. Currently serving as North America Tax Technology Manager for Robert Bosch LLC. Member of the Global Tax Technology Project Management Office and PMO lead for North America. Prior experience as Sr. Project Management Consultant for several major corporations in the Banking & Financial, Manufacturing, Oil & Chemical, Legal and Food industries. Experience managing the implementation of application solutions covering: Indirect Tax, Exemption Certificate Management, CRM (customer relationship management), Asset Management, Equipment Leasing and Order Management.

GINA CALABRESE-SYLVESTER, CMP, CGA

EXECUTIVE VICE PRESIDENT, NACM TAMPA

Gina Calabrese Sylvester, CMP, CGA is Executive Vice President of NACM Tampa, Inc. Gina began her NACM Tampa career in 1991 as a local credit group Administrator and was promoted to National Group Coordinator in 1993. As NACM Tampa continued to develop its Credit Management System (CMS) software, Gina's knowledge and deep understanding of member needs became key as she accepted the responsibility of managing the CMS-NACM Affiliate relationship on behalf of NACM Tampa in 1998. Gina's understanding of how members use and rely upon the platform that fuels their industry credit groups positioned her to carry the vision of what was needed in the platform to create what it now known as the NACM National Trade Credit Report. She was instrumental in the redevelopment and redesign of the WebCMS software, used by 20 NACM Affiliates to not only manage their businesses, but also their NACM industry credit group operations. Gina has driven the design and implementation of new products and tools, supporting NACM credit group members nationwide. In 2013, Gina was promoted to Executive Vice President, managing NACM Tampa's Information Systems, and continues to manage and improve NACM's National Trade Credit Report. Gina earned the prestigious Certified Meeting Professional (CMP) designation in 1998 and the Credit Group Administrator (CGA) designation in 2013. Gina holds a BS from Florida State University.

LEE FAHRENZ

SALES 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 he 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.

MATT FLUEGGE

EXECUTIVE CONSULTANT, WORLDPAY

Matt Fluegge is a Certified Payments Professional and Executive Consultant with Worldpay, formerly known as Vantiv. Vantiv acquired Worldpay in 2018 and has changed its name to Worldpay due to its global recognition. Worldpay is the nation's largest acquirer, processing more purchase transactions than any other processor. Matt has been with the company for 17 years and specializes in credit card acceptance and payment processing in the Business-to-Business industries. He has a Business Administration degree in Finance and manages Worldpay's 21-year partnership with the NACM and UTA. Through the NACM Program, Matt works one-on-one with members to provide payment processing services that simplify payments and improve efficiency, security, and income.

JOHN JAEGER, CCE

NACM CONNECT FACULTY

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.

BRIAN JACKIW, ESQ.

COUNSEL, TUCKER ELLIS LLP

Brian Jackiw is 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.



CURTIS LITCHFIELD, CCE

SENIOR CREDIT MANAGER LAND O' LAKES/PURINA MILLS

For the majority of his 30-year career with Purina Mills and Land O'Lakes, Curtis has held various roles in Customer Financial Services. Within Customer Financial Services, his roles have involved managing a centralized and decentralized credit department where his team handles all functions of the credit department from approving new customers, collecting past due balances and working closely with their business partners, sales, and marketing. In addition to managing credit, Litchfield also manage their cash application team and invoicing and document delivery process. Prior to joining Customer Financial Services, Litchfield spent 10 years of in sales and business development where he prepared and presented financial and business analyses and assisted customers in developing business strategies. He attended the NACM Graduate School of Credit and Financial management where he obtained his CCE designation. For the last 8 years, Litchfield has been an instructor for NACM Connect and received the NACM Connect – Gateway Credit Excellence Award in 2017. In 2022 Litchfield also received the NACM Connect Robert M. Healy Credit Executive of the Year Award.

BRENDON MISIK, CCE, CICP

CREDIT MANAGER, NUTRIEN

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

LUZ MORENO, CCE, CICP

SENIOR CREDIT & COLLECTIONS ANALYST PANASONIC

Moreno began her career in the Credit Industry 20 years ago at True Value Headquarters. Luz has experience in retailer, wholesale, construction and manufacturing Industries. Luz has an associate Degree in Business Management with a Minor in accounting. Luz obtained the CCE designation in June 2019 and the CICP designation in 2016. In June 2019, Luz graduated from the Graduate School of Credit Management. Luz and her husband along with their two children and dog reside in Elk Grove Village, IL. They enjoy traveling to other countries to learn about other cultures.

BRUCE NATHAN, ESQ.

PARTNER, LOWENSTEIN SANDLER

With more than 40 years of experience in the bankruptcy and insolvency field, Bruce is a recognized leader nationwide in trade creditor rights and the representation of trade creditors in bankruptcy and other legal matters. He has represented trade and other unsecured creditors, unsecured creditors' committees, secured creditors, and other interested parties in many of the larger Chapter 11 cases that have been filed. Bruce also handles letters of credit, guarantees, security, consignment, bailment, tolling, and other agreements and legal credit issues for the credit departments of institutional clients. Among his various legal recognitions, Bruce received the Top Hat Award in 2011, a prestigious annual award honoring extraordinary executives and professionals in the credit industry. He was co-chair of the Avoiding Powers Committee that worked with the American Bankruptcy Institute's (ABI) Commission to Study the Reform of Chapter 11, participated in ABI's

Great Debates at their 2010 Annual Spring Meeting—arguing against repeal of the special BAPCPA protections for goods providers and commercial lessors—and was a panelist for a session sponsored by ABI. He is a frequent presenter at industry conferences throughout the country, as well as a prolific author regarding bankruptcy and creditors' rights topics in various legal and trade publications. Bruce is a co-author of "Trade Creditor's Risk-Mitigation Tools and Remedies Manual," published by ABI in 2019. He has also contributed to *ABI Journal* and is a former member of ABI's Board of Directors and former co-chair of ABI's Unsecured Trade Creditors Committee.

MARIE GENEVIEVE PAWLAK

TEAM STRATEGIST & MANAGING PRINCIPAL PRIME ALCHEMY

Marie believes in organizational health as a way to build better workplaces. Her mission is to help companies and people create real value and productive teams by implementing a clear, executable strategy through game-based learning. As a result, of working with Planning101 Group, our clients get a 75% increase in their teams' commitment and accountability to the company. Prime Alchemy is an Organizational Health Development and Team Leadership Firm. We do in-person and virtual workshops.

CAROLINE PERKINS, CCE

CREDIT MANAGER

MICKEY THOMPSON PERFORMANCE TIRES

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

CHRIS RING

NATIONAL REPRESENTATIVE NACM SECURED TRANSACTION SERVICES

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

CHRISTOPHER RIOS

VICE PRESIDENT, FINANCE ANALYTICS DUN & BRADSTREET

Christopher brings over 20 years of financial operations experience to the Finance Solutions team at Dun & Bradstreet. He has experience across various industries including manufacturing, services, and security with a focus on organizational development and resourcing; strategic planning and technology management to build a global shared services model for finance operations.



ADAM ROSS

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 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 ROTH LISBERGER, CCE, CICE

CORPORATE CREDIT MANAGER ARDAGH METAL BEVERAGE USA INC.

Curt Rothlisberger, CCE, CICE is the Corporate Credit Manager for Ardagh Metal Beverage USA, a leading packaging global packaging manufacturer located in Chicago. Prior experience includes American National Can, Elkay Manufacturing 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 Executive 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.

JOHN SEAMAN

SENIOR ACCOUNT EXECUTIVE, ESKER

As a Senior Account Executive, Jon Seaman has been with Esker for over 9 years. Having sold all of Esker's product offerings during his time with the company. His focus now is helping companies grow and become more efficient within their AR/Collections along with helping them grow relationships and the experience of their customers. Jon loves watching movies, cheering on the Milwaukee Brewers, Chicago White Sox and Nebraska Cornhuskers football team. He also has a young daughter that keeps him busy.

JARED SILVER, CBA

CREDIT ANALYST, M HOLLAND COMPANY

Jared Silver is a dynamic professional with experience in financial analysis and risk mitigation, customer service, accounts receivable, and communication. Strong leadership skills and managerial experience with a Bachelor's in Business Management from University of Arizona.

CRAIG SMITH

CREDIT SOLUTIONS DIRECTOR NACM CONNECT

Craig joined NACM Connect in 2013 and brings over 20 years of credit report sales experience while at Bun & Bradstreet and Experian. Positions held at D&B included six years in sales management where he was responsible for \$7 to \$15 Million in annual revenue and he was also an outside sales representative. During this time, Craig won the "Best of the Best" national award, Regional Gold Elite Club awards and many other sales awards. As a sales manager, Craig won the National Sales Contest 5 out of 6 years. While at Thomson Reuters Corporation, Craig worked as a Business Development Executive in outside sales providing business solutions in the areas of Market Research, competitive intelligence, news research and broker reports. Craig also worked as an account executive at Wolters Kluwer, Financial Services Division in a B2B outside sales role providing solutions to clients by working in collaboration with financial institutions to meet compliance and regulatory requirements while improving efficiencies. Prior to Joining NACM, Craig worked as a sales consultant at Experian. Craig graduated from Central Michigan University with a Bachelor of Science in Business Administration degree and Minor degrees in Mathematics and in General Sciences.

REGINA STRICKLIN, CBF

CREDIT ANALYST, ROBERT BOSCH TOOL CORPORATION

Stricklin has more than 30 years of collection experience in various industries, including cable, energy management, office products, auto finance, and pharmaceuticals. She also has 9 years of experience in credit. She has been a member of NACM since 2015, earning both her CBA and CBF, and currently serves on the NACM Connect Board of Directors.

TROY WANGEN

MANAGING DIRECTOR - UNCLAIMED PROPERTY, TRUE PARTNERS CONSULTING

Troy Wangen is a Managing Director in the Unclaimed Property Practice in True Partners Consulting's Chicago office. He has extensive experience in unclaimed property consulting, specializing in the development of strategic defense for unclaimed property audits and voluntary disclosures, and the analysis, quantification, and mitigation of potential unclaimed property exposure. Troy has served in numerous positions on the Board of Directors for the Unclaimed Property Professionals Organization ("UPPO"), including as President for the 2019/2020 fiscal year. Troy currently serves as a Non-Credit Board Member for Forius Business Credit Resources, Inc.

ERICA WHITE, CCE

REGIONAL CREDIT MANAGER - ANALYTICS & INSIGHTS, FERGUSON ENTERPRISES

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

MICHAEL WILLIAMS

VICE PRESIDENT, NACM RELATIONS UNITED TRANZACTIONS

A familiar face within the NACM for the past 23 years, Michael has partnered with NACM members of all sizes to introduce creative solutions for third party payment processing efficiencies and system integrations. Michael is a conference speaker, round table expert, and NACM certification curriculum and Credit Magazine contributor and is always enthusiastic in sharing his knowledge with the NACM membership! Michael is a graduate of Troy University with a Bachelor of Science in Business Administration. Out of college, Michael served as a US Marines Corp Captain for 7 year as a Marine pilot, an Aide to 2 commanding Generals, and is a proud Vietnam Veteran.



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SILENT AUCTION DONATIONS

Dear Member,

The Robert L. Vodraska Scholarship Foundation has been successfully raising money and awarding scholarships to the members of NACM Connect since 2009. Through our efforts in raising money for this worthwhile cause, we have been able to gift almost \$62,000.00 in scholarships to members of the Association to continue their credit education.

A large part of the funding of the foundation comes through the success of the Silent Auction held each year in conjunction with the Conference. To that end, I am appealing to all members to consider donating personally or through their company item(s) that can be used in the Silent Auction to raise money.

All donors will receive recognition in the NACM Connect newsletter and on the Conference website. Plus, you will know that your generosity has helped provide skilled and knowledgeable credit professionals for the future. All contributions are tax deductible. The tax ID number for your donation is 37-1562913.

Please send your Silent Auction donations to:
Lillian Novak, Chief Communications Officer
NACM Connect
3005 Tollview Drive
Rolling Meadows, IL 60008

If you are local and would rather have your item picked up at your office, we will be happy to arrange this for you.

For additional information, please feel free to call me at 800-935-6226, ext. 6478 or email lillian.novak@nacmconnect.org.

Thank you,



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**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.

EMBASSY SUITES
SCHAUMBURG | WOODFIELD
1939 N. MEACHAM ROAD
SCHAUMBURG, IL 60173

FROM O'HARE

Take Hwy 90 West 10 miles, take Exit 67 - N. Meacham Rd. and turn right onto Meacham Rd and right at Drummer Dr. to arrive at the Embassy Suites, Schaumburg, IL hotel.

FROM MILWAUKEE

Take 94 South to 294 South Exit Willow Rd, go West to I-53. Go south five miles, take Exit 62-Algonquin Rd. and turn right, go west one half mile. Turn left at Meacham Rd. and turn at first stop light, which is Drummer Dr.

FROM ROUTE 53

From North 290 - Exit 53S, Exit Algonquin. From South 290: Exit 53N, Exit Algonquin. From Chicago - Take Kennedy I-90 West toward Rockford, go north on 53 toward Rolling Meadows, take Exit 62-Algonquin Rd. Turn right and go west one half mile. Turn left at Meacham Rd. Go left at first stop light, which is Drummer Dr.

FROM I-90 EASTBOUND

Take Northwest Tollway east toward Chicago, go north on 53 toward Rolling Meadows, exit at Algonquin Rd and turn right, go west one half mile. Turn left at Meacham Rd. Turn left at first stop light which is Drummer. From Southwest Suburban - Take 290 West. That will put you on 53 North, toward Rolling Meadows, take Exit 62-Algonquin Rd and turn right. Go west one half mile. Turn left at Meacham Rd and turn left at the first stop light, which is Drummer Dr.



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PRODUCTS AND SERVICES

COMMERCIAL COLLECTION SERVICES

- Electronic Claims Placement
- Maximum Dollar Recovery
- Personal Service

EDUCATION

- Workshops and Seminars
- Webinars
- On-Site Training

INSTITUTE OF CREDIT

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

CREDIT GROUP SERVICES

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

PUBLICATIONS, ETC.

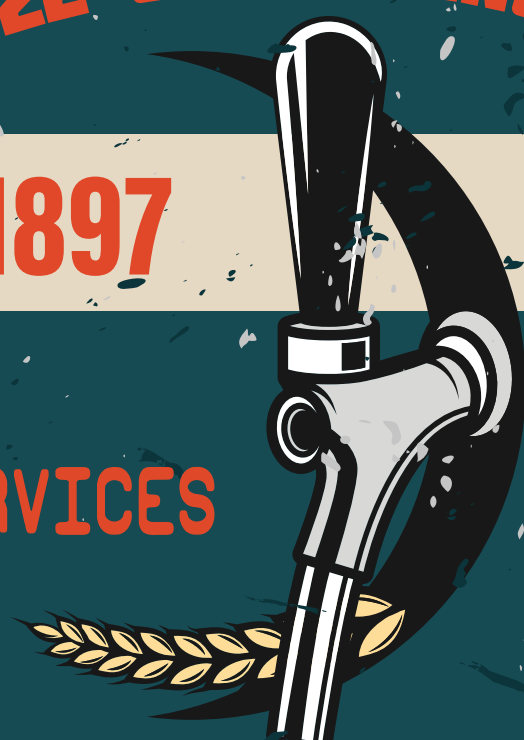
- Business Credit Magazine
- CreditConnections Newsletter
- Bimonthly e-Newsletter
- Online Member Community - InterConnection

CREDIT REPORTING SERVICES

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

OTHER SERVICES

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



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