

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



ATTENDEE GUIDE

2023 *Gateway*
CONFERENCE
SEPTEMBER 20 & 21

Registration Deadline | September 6

Credit, Collections... And All That

ABOUT THE CONFERENCE

Credit, Collections...And All That Jazz, the "jazz" being the latest topics, technologies and, of course, the connections with your fellow professionals, both new and old, at this year's Gateway Credit Conference. Orlando's Banquet and Event Center in Maryland Heights, MO is again conference central. The NACM/ChicagoMidwest Board of Directors, NACM Gateway Education and Scholarship Committees along with Association staff look forward to seeing you there on September 20 and 21.

WHY YOU SHOULD ATTEND

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

YOUR REGISTRATION INCLUDES

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

LOCATION

Orlando's Banquet & Event Center
2050 Dorsett Road
Maryland Heights, MO 63043

HOTEL ACCOMMODATIONS

Hotel reservations can be made at the Sheraton Westport Lakeside Chalet, 191 Westport Plaza, St. Louis, MO 63146. When calling 314.878.1500 reference NACM Connect Conference to receive the conference rate of \$159/night. **The cut-off date is August 29.** Reservations received after this date will be accepted on a space and/or rate available basis. [Click here to Book your group rate for NACM Connect Gateway Conference.](#)

METHODS OF REGISTRATION

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

ONLINE

www.nacmconnect.org

EMAIL

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

MAIL

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

TEAM DISCOUNTS

- ▶ **5 – 9 attendees**
receive a 10% registration discount.
One coupon per person is valid.
- ▶ **10 or more attendees**
receive a 20% registration discount.
Two coupons per person are valid.

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

2023

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THANK YOU CONFERENCE COMMITTEE

Brent Heizelman, Mid-Kansas Cooperative Association
Dallas Kleiboeker, MFA Inc.
Curtis Litchfield, CCE, Land O'Lakes
Zeb Miller, Tricor Braun
Tiffany Sudduth, American Metals Supply
Rochelle Wilson, CGA, NACM Connect



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

BY 8.15

\$349 (2 DAY)

\$249 (1 DAY)

AFTER 8.15

\$399 (2 DAY)

\$299 (1 DAY)

Cancellation deadline
for a full refund is
SEPTEMBER 6.

CONFERENCE SPONSORS AND EXHIBITORS

PLATINUM SPONSORS

Bectran
Caine & Weiner
CLLA Collection Agency Certification Program
Dun & Bradstreet
Emagia
Esker
Handle.com
NACM Secured Transaction Services
NCS
United TranzActions/Worldpay

GOLD SPONSORS

Careers In Credit
Meridian Finance Group

SILVER SPONSORS

Baker Tilly

BRONZE SPONSORS

Allianz Trade
Creditntell.com

8:15 - 9:15 a.m. | WEDNESDAY
SLOWING DOWN TO ACCOMPLISH MORE – A MASTERY MINDSET
EMBRACING THE EMPTY SPACE OF POSSIBILITIES

We live in a world that encourages us to move, think and even speak fast. Our embedded socio-economic systems are filled with pressures and expectations, lists of To-Do's and To-Get-There's, that make being slow a difficult option to choose, even recognize. Part of this is imposed on us—it is part of the collective story that we all live in. But so much this rapidity is self-imposed. We are addicted to it, and perhaps even fearful of what may happen if we walk away and create room for ourselves. In this inspiring keynote, Donalee will share why slowing down is not for the faint of heart. It takes courage to do so. Learn how taking time to fall into silence and solitude helps you reclaim your Self, your right to have a voice, and to live the life you want. Discover the many things you can learn about yourself, and others, by creating space for you, and uncover common blocks that may impede your willingness to touch the empty space of possibilities.



Donalee Gastreich, best-selling author, boldly **'Bringing Spirituality into Business'** as the most inclusive and cost-effective Game-Changer and Transformation tool of the 21st century. Through her speaking, training and transformation programs she empowers individuals to cultivate their inner resources, increase skillset, monitor mindset, and promote creativity to advance in ways that allow them to SOAR. She leads Serious Business Leaders to Personal Empowerment and Self-Mastery in her Winner's Circle.

SPONSORED BY **dun & bradstreet**

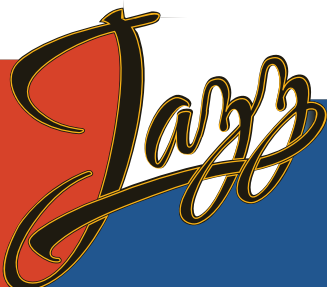
Credit, Collections.... And All That

DAY 1

WEDNESDAY

SEPTEMBER 20

7:30 — 8 a.m.	REGISTRATION AND BREAKFAST	
8 — 8:15 a.m.	WELCOME REMARKS <i>NACM Connect President, Phil Lattanzio, CCE</i>	
8:15 — 9:15 a.m.	SLOWING DOWN TO ACCOMPLISH MORE – A MASTERY MINDSET EMBRACING THE EMPTY SPACE OF POSSIBILITIES <i>Opening Keynote Speaker: Donalee Gastreich</i>	
9:15 — 9:45 a.m.	BREAK	
	MILANO	TRAVIA
9:45 — 11 a.m.	NEXT GENERATION PAYMENT SOLUTIONS <i>Michael Williams, UnitedTranzactions</i>	UNCLAIMED PROPERTY, SALES TAX AND ALL THAT...AUDITS <i>Troy Wagnen, BakerTilly</i>
11 — 11:30 a.m.	BREAK	
11:30 a.m. — 12:30 p.m.	CUSTOMER SUCCESS MINDSET <i>Staci Cima, SideTrade</i>	ENFORCING LIEN RIGHTS WHEN A PARTY IN THE CONSTRUCTION SUPPLY CHAIN FILES FOR BANKRUPTCY <i>Jason Torf, Esq., Tucker Ellis LLP</i> <i>Chris Ring, NACM Secured Transaction Services</i>
12:30 — 1:30 p.m.	VENEZIA ALL CONFERENCE LUNCHEON	
1:30 – 2:45 p.m.	COLLECTION PROCESSES AND LAWSUITS, ELECTRONIC TRANSACTIONS: WHAT EVERY CREDITOR SHOULD KNOW <i>Wanda Borges, Esq., Borges & Associates</i>	CONTINUING THE CONVERSATION: AUTOMATION IN THE CREDIT DEPARTMENT <i>Linda Rigby, CBA, Crescent Parts & Equipment</i> <i>Jason Ottenad, CBA, Ferguson Enterprises</i> <i>JJ Clark, The Equity</i>
2:45 — 3:15 a.m.	BREAK	
3:15 – 4:30 p.m.	HOW TO MAKE A SOLID CREDIT DECISION <i>Curtis Litchfield, CCE, Land O' Lakes/Purina</i> <i>Larry Lipschutz, CCE, Agilix Solutions</i>	MERGERS & ACQUISITIONS, AND IMPACTS ON YOUR CREDIT DEPARTMENT <i>Thomas Fawkes, Esq. and Brian Jackiw, Esq.</i> <i>Tucker Ellis LLP</i>
4:30 – 5:30 p.m.	RECEPTION AND NETWORKING EVENT <i>Hosted by the Exhibitors</i>	
	VENEZIA	



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9:45 – 11 a.m.

NEXT GENERATION PAYMENT SOLUTIONS

Michael Williams, *UnitedTranzactions*

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

UNCLAIMED PROPERTY, SALES TAX AND ALL THAT... AUDITS

Troy Wagnen, *BakerTilly*

This course focuses on unclaimed property audit triggers, understanding the lifecycle of an audit, and key considerations every company needs to understand, including the audit scope, how to respond to audit information requests and what constitutes a “reasonable” documentation request. It also addresses how unclaimed property liabilities are calculated during an audit, including the use of sampling and estimation, as well as what to expect, and document, when finalizing the examination. In addition, we will give some key takeaways and additional resources surrounding sales tax audits.

11:30 a.m. — 12:30 p.m.

CUSTOMER SUCCESS MINDSET

Staci Cima, *SideTrade*

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

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

Jason Torf, Esq., *Tucker Ellis LLP*

Chris Ring, *NACM Secured Transaction Services*

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



Credit, Collections.... And All That

EDUCATIONAL SESSIONS | DAY 1

1:30 – 2:45 p.m.

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

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

CONTINUING THE CONVERSATION: AUTOMATION IN THE CREDIT DEPARTMENT

Linda Rigby, CBA, *Crescent Parts & Equipment*; Jason Ottenad, CBA, *Ferguson Enterprises*; JJ Clark, *The Equity*
It seems every day new technology is being introduced to automate the credit department. Keeping up with it and deciding what might work best for you can be an overwhelming task. Come to this session to learn what's new, what's working for your colleagues, and share what automation you can no longer live without!

3:15 – 4:30 p.m.

HOW TO MAKE A SOLID CREDIT DECISION

Curtis Litchfield, CCE, *Land O' Lakes/Purina*; Larry Lipschutz, CCE, *Agilix Solutions, LLC*

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

MERGERS & ACQUISITIONS, AND IMPACTS ON YOUR CREDIT DEPARTMENT

Thomas Fawkes, Esq. and Brian Jackiw, Esq., *Tucker Ellis LLP*

Corporate combinations can create unique challenges for a credit department, from a legal, cultural, and human resources perspective. During this presentation, our panelists will discuss the impacts on a credit department resulting from both a merger/acquisition involving your company, as well as a transaction involving one or more of your customers. Among other things, the following topics will be addressed: (i) harmonizing credit department contracts and documents, as well as credit policies; (ii) ensuring that credit protections, including security interests and guarantees, are preserved and maintained post-combination; (iii) preserving culture in a credit department that has just absorbed another credit department; and (iv) using a merger transaction as an opportunity to improve the credit function.



Jazz

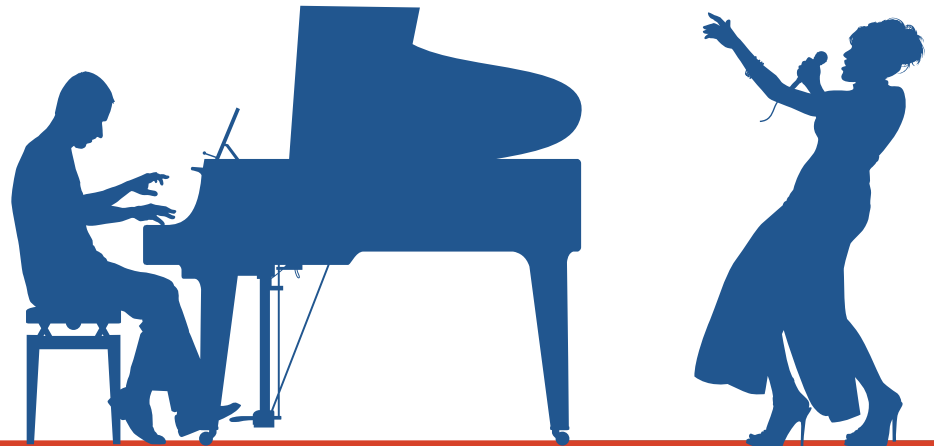
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DAY 2 THURSDAY SEPTEMBER 21

8:15 — 8:30 a.m. REGISTRATION AND BREAKFAST		
	MILANO	TRAVIA
8:30 — 9:45 a.m.	UNVEILING THE HIDDEN COSTS OF CUSTOMER PUSHBACK TERMS AND WEB BILLING PORTAL AND HOW TO WIN BACK YOUR COMPANY'S PAYMENT TERMS Chris Birdwell, <i>Pioneer Balloon</i>	FINANCIAL STATEMENT ANALYSIS Curtis Litchfield, CCE, <i>Land O' Lakes/Purina</i>
9:45 — 10:15 a.m. BREAK		
10:15 — 11:30 a.m.	BACK TO BASICS: A BANKRUPTCY REFRESHER (AND PRIMER) FOR THE CREDIT DEPARTMENT Andrew Behlmann and Colleen Restel, <i>Lowenstein Sandler LLP</i>	KPI's IN THE CREDIT DEPARTMENT Zeb Miller, <i>Tricor Braun</i> Dale Semple, <i>The Equity</i>
11:30 a.m. — 12:45 p.m. VENEZIA ALL CONFERENCE LUNCHEON		
12:45 — 2 p.m.	JAZZ OR BLUES? TRENDS IMPACTING CREDIT IN 2023 Jenny Norris, <i>Meridian Finance Group</i>	B2B FRAUD AND THE EVER-EVOLVING LANDSCAPE Vincent Smith, <i>Dun and Bradstreet</i>
2 — 2:15 p.m. BREAK		
2:15 — 3:30 p.m. RIP OFF THE REARVIEW MIRROR <i>Closing Keynote Speaker: Chad Willet</i>		
3:30 — 4:30 p.m. NETWORKING HOUR		



Credit, Collections... And All That

EDUCATIONAL SESSIONS | DAY 2

8:30 – 9:45 a.m.

UNVEILING THE HIDDEN COSTS OF CUSTOMER PUSHBACK TERMS AND WEB BILLING PORTAL AND HOW TO WIN BACK YOUR COMPANY'S PAYMENT TERMS

Chris Birdwell, Pioneer Balloon Company

Have you noticed that customers have devised 'profit-siphoning schemes' to further reduce what they pay? Or how they 'spin doctor' their words to create their own unfavorable payment terms? And how about customers insisting that you pay via third-party billing portals so that you can do their accounting for them? This session will review the math behind the good, the bad and the ludicrous costs of customer pushback terms, and third-party web billing portals. We'll finish with an in-depth analysis of how to counter-offer a win-win strategic plan, remove your customer's pushback terms and create revenue streams towards the bottom lines for both you and your customer.'

FINANCIAL STATEMENT ANALYSIS

Curtis Litchfield, CCE Land O' Lakes/Purina

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.

10:15 – 11:30 a.m.

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

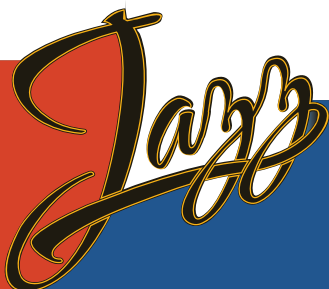
Andrew Behlmann and Colleen Restel, Lowenstein Sandler LLP

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

KPI's IN THE CREDIT DEPARTMENT

Zeb Miller, Tricor Braun Dale Semple, The Equity

What does your management look for when measuring the performance of the credit department? What KPIs do you use to assess your team's performance? Join us in this roundtable where we will share what KPIs are important to you and your company, and learn what others are evaluating.



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EDUCATIONAL SESSIONS | DAY 2

12:45 – 2:00 p.m. JAZZ OR BLUES? TRENDS IMPACTING CREDIT IN 2023

Jenny Norris, *Meridian Finance Group*

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

B2B FRAUD AND THE EVER-EVOLVING LANDSCAPE

Vincent Smith, *Dun and Bradstreet*

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



ORLANDO'S CONFERENCE CENTER

2050 DORSETT VILLAGE
MARYLAND HEIGHTS, MO 63043

From Lambert International Airport

Highway 70 West to Highway 270 South to the Dorsett exit. At the Dorsett exit, turn right (West) on Dorsett. Go to the first stop light (McKelvey) and turn right. Enter plaza at second left entrance. Orlando's will be straight ahead.

From South County

Take Highway 270 North to the Dorsett exit. At the Dorsett exit, turn left (West) on Dorsett. Go to the first stop light (McKelvey) and turn right (North). Enter plaza at second left entrance. Orlando's will be straight ahead.

From Downtown

Take Highway 40 West to 270 North. Exit at Dorsett. At the Dorsett exit, turn left (West) on Dorsett. Go to the first stop light (McKelvey) and turn right (North). Enter plaza at second left entrance. Orlando's will be straight ahead.

From West County

Take Highway 40 East to 270 North. Exit at Dorsett. At the Dorsett exit, turn left (West) on Dorsett. Go to the first stop light (McKelvey) and turn right (North). Enter plaza at second left entrance. Orlando's will be straight ahead.

From St. Charles

Take Highway 70 East to 270 South. Exit at Dorsett. At the Dorsett exit, turn right (West) on Dorsett. Go to the first stop light (McKelvey) and turn right (North). Enter plaza at second left entrance. Orlando's will be straight ahead.

Parking

On-site parking is complimentary.

SHERATON WESTPORT LAKESIDE CHALET

191 WESTPORT PLAZA
ST. LOUIS, MO 63146

The Sheraton Westport Chalet Hotel is located in Westport Plaza, 191 Westport Plaza Dr., St. Louis, MO 63146. We recommend you use your directions app for the best possible directions.

If you are flying into Lambert International Airport there is a free shuttle service to the hotel that runs from 5:00 a.m. until 10:30 p.m. Call the hotel when you land to arrange for a pickup at 314-878-1500. Cab fare is approximately \$35. The hotel is approximately 2 miles from Orlando's.

2:15 - 3:15 p.m. | THURSDAY
RIP OFF THE REARVIEW MIRROR

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



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



Credit, Collections... And All That

ANDREW BEHLMANN, ESQ.

Counsel, Lowenstein Sandler

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

CHRIS BIRDWELL

Credit Strategies Manager

Pioneer Balloon

Chris Birdwell has been in credit management for over 30 years. The past 27 years with Pioneer Balloon Company, becoming the Credit Strategies Manager in 2002. He's served as a board member for the National Promotional Products Credit Group through NACM North Central since 1999, serving as Chairman 2003 - 2005. Chris became a member of Wichita's Credit and Finance Development Division chapter in 2013 and membership voted him president in January of 2016. And currently Chris is the CFDD National Chairman. Chris has given multiple presentations including special opportunities to present during the National CFDD Conference in 2017, Connect Annual Meeting and Credit Congress 2022. Chris and his wife Lee Ann celebrated their 34rd anniversary in March and have two adult sons, a dog, and a fuzzy feline.

WANDA BORGES, ESQ.

Principal, Borges & Associates

For more than forty years, Ms. Borges has concentrated her practice on commercial litigation and creditors' rights in bankruptcy matters, representing corporate clients and creditors' committees throughout the United States in Chapter 11 proceedings, out-of-court settlements, commercial transactions and preference litigation. She is a member and Past President of the Commercial Law League of America and has been an Attorney Member of its National Board of Governors, a Chair of the Bankruptcy Section and Creditors' Rights Section. She is the President of the

Commercial Law League Fund for Public Education. She is a member of several bar associations, including the American Bar Association, the American Bankruptcy Institute and the New York State Academy of Trial Lawyers. Ms. Borges serves on the Board of Directors of the International Association of Commercial Collectors, of which her firm is an associate member. She is an internationally recognized lecturer and author on various legal topics including Bankruptcy Issues such as 503(b)(9) claims and preferences, the Uniform Commercial Code, ECOA, FCRA, antitrust law, and current legal issues such as Credit Card Surcharge issues, social media, Cybersecurity and Ethics for the Trade Credit Grantor and current proposed legislation that may impact trade credit grantors. Ms. Borges has authored, edited and continues to contribute to numerous publications including Thomson West's Enforcing Judgments and Collecting Debts in New York (as its Editor-in-Chief and Lead Author), NAB's book Out of the Red and into the Black, the BCCA's Credit & Collection Handbook, The Financial Manager, the CLLA's Commercial Law World Magazine. She is listed in Who's Who in America.

STACI CIMA

Senior Customer Success Manager

North America, Sidetrade

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

JJ CLARK

Loan Portfolio Manager, The Equity

Jennera "JJ" Clark is a 20 year veteran of the Agriculture industry. Over the years she worked her way through various positions to gain an overall knowledge of the industry where she was promoted to Credit Manager. In the fall of 2020, she made a career change and is now the Loan Portfolio Manager at The Equity where she oversees 600 plus loans.



BIOGRAPHIES

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.

BRIAN JACKIW, ESQ.

Partner, Tucker Ellis LLP

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

CURTIS LITCHFIELD, CCE

Senior Credit Manager

Land O Lakes/Purina

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

LARRY LIPSCHUTZ, CCE, CICP

Independent Contractor

Agilix Solutions

Larry Lipschutz, CCE, CICP, is an independent contractor working on assignment at Agilix Solutions, St. Louis, MO. Lipschutz is the former Director of Credit and Collections at Agilix, a leading distributor of automation, datacom, electrical, power transmission and safety products and services to the industrial, commercial and construction markets. He has more than 30 years of experience in commercial credit and collections in a variety of industries. He has been an active member of NACM Gateway Region for more than 25 years, serving as chairman of the board of directors from 2001 – 2003. He completed a three-year term on the board of directors of NACM Connect in 2018. Larry is a member of the Education Committee, previously serving as chair of that committee. Larry earned his MBA and Masters of Information Management degrees from Washington University in St. Louis and his Bachelor's degree from the University of Illinois.

Credit, Collections... And All That

ZEB MILLER

Credit Risk Analyst, Tricor Braun

Zeb's been a member of NACM since 2016 and severed on various boards & committees within NACM. Zeb is currently the Credit Manager with TricorBraun Inc and has over 17 years' experience in the commercial collections and credit industry.

JENNY NORRIS

Regional Director, Meridian Finance Group

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

JASON OTTENAD, CBA

Credit Manager, Ferguson Enterprises

Jason Ottenad is a graduate of Rockhurst University with a Bachelor's Degree in Finance/Accounting. He was hired out of college as a Financial Trainee with Graybar Electric in St. Louis. Within 7 months, he was transferred to Graybar's Memphis, TN branch, handling account receivable. While in Memphis, he joined the NACM chapter. In 2006, Jason moved back to St. Louis to take the position of Credit Manager with Ferguson Enterprises, Inc. He has continued to serve that position, collecting accounts receivable, handling liens and bonds, and overseeing taxes. He has been a member of the Gateway Chapter since moving back and is a former chairperson of his industry credit group.

COLLEEN RESTEL, ESQ.

Counsel, Lowenstein Sandler

Colleen's practice focuses on representing creditors' committees, individual creditors, debtors, liquidating trustees, and other interested parties in complex Chapter 11 cases and related adversarial proceedings. Colleen has served as a team member in such Chapter 11 matters as the Creditors' Committees for GNC, Maines Paper & Food Service, Knotel, the Diocese of Camden, Fred's, and Murray Metallurgical Coal Holdings. She has also represented plan administrators and liquidating trustees in cases such as Vitamin Oldco Holdings, Inc., Maines Paper & Food Service, and Fred's, as well as securities plaintiffs in the bankruptcy proceedings of Public Gas & Electric, Mallinckrodt, Windstream, and Frontier. Colleen is a former term clerk to the Hon. Rosemary Gambardella of the U.S. Bankruptcy Court for the District of New Jersey. Prior to joining Lowenstein, she was an associate at a New Jersey-based law firm, where her practice included commercial litigation matters involving intellectual property issues, the Consumer Fraud Act, fraudulent transfers, breach of contract disputes, and emergent proceedings seeking temporary restraints and injunctions for clients in pharmaceuticals, real estate, retail, and other sectors.

CHRIS RING

National Representation

NACM Secured Transaction Services

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



BIOGRAPHIES

DALE SEMPLE

Director of Credit, The Equity

Semple is the Director of Credit at The Equity, an agricultural cooperative, where he began in 1990. Prior to his current position he served as a loan officer at the Farm Credit Services of Mid America and Farmer's State Bank. Dale is also active in several agricultural industry credit group including the National Agricultural Chemical Group. He received a BS in Agriculture Economics from the University of Illinois in 1981. Semple is a current member of the Board of Directors of NACM/Chicago-Midwest.

VINCENT SMITH

*Senior Principal Product Manager
Dun & Bradstreet*

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

JASON TORF, ESQ.

Partner, Tucker Ellis LLP

Jason Torf is a Partner at the law firm of Tucker Ellis in Chicago. Jason helps companies maximize their recovery and minimize their risk when dealing with financially distressed customers, suppliers and other related parties. Jason has represented virtually all parties in bankruptcy and other financial distress situations including trade creditors,

creditors' committees, secured creditors and many more. Jason regularly speaks for NACM and CFDD as well as various industry credit groups. He received his BS in Finance from the University of Illinois Urbana-Champaign and his JD in 1998 from the U of I College of Law.

TROY WANGEN

Principal, BakerTilly

Troy has extensive experience in unclaimed property consulting, specializing in the development of strategic defense for unclaimed property audits, and the analysis, quantification and mitigation of potential unclaimed property exposure. He has represented numerous Fortune 500 clients in the defense of unclaimed property audits performed by Kelmar, SAS, and other contract audit firms and in the performance of comprehensive diagnostic reviews. Before entering public accounting, Troy gained valuable experience in state accounting with the Information Technology Department of the State of North Dakota and served as an Instructor of Accounting for the University of Mary. Troy has spoken for holder education seminars sponsored by UPPO, Lorman, the National Association of Credit Management, the American Payroll Association, the Chicago Bar Association, and other professional groups. Troy has also led the manufacturing industry breakout sessions at multiple UPPO conferences.

MICHAEL WILLIAMS

*Vice President, NACM Relations
UnitedTranzactions*

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

Credit, Collections.... And All That

PRODUCTS AND SERVICES

COMMERCIAL COLLECTION SERVICES

Electronic Claims Placement
Maximum Dollar Recovery
Personal Service

EDUCATION

Workshops and Seminars
Webinars
On-Site Training

INSTITUTE OF CREDIT

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

CREDIT GROUP SERVICES

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

PUBLICATIONS, ETC.

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



CREDIT REPORTING SERVICES

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

OTHER SERVICES

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



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