

Speaker Biographies

Multitasking in the Credit Department

Dwayne Cavanaugh, CCE, ICCE, Credit Supervisor

Dwayne has a diversified financial career background, having worked in Commercial Banking with JPMorgan Chase, Equipment Leasing with Reynolds & Reynolds, an Auto Retail Computer Systems Company, and trade receivable credit as Credit Manager with Contech Engineered Solutions.

Record Key Performance Indicators were achieved while at Contech, via improved relationship management and multiple operational efficiencies to realize record low ADP and historically high cash flow records, positioning the then private equity structure to be sold to Quikrete.

Dwayne has been with Cliffs Steel Inc. for approximately 7 years, beginning as a credit representative and later promoted to Supervisor, Credit as the result of Cliffs acquisition of AK Steel.

Terri Eggebeen, Manager, Credit and Collections, Fehheimer Brothers Company

Terri Eggebeen brings 35 plus years of service within the Credit and Collections profession. This successful journey began in consumer credit and continued for 10 years. Her success earned an elevated position within the corporate credit environment where, for 24 years, Terri demonstrated professional growth by delivering company results directly impacting the profitability of the organization. Fehheimer, corporately located in Cincinnati, OH, has benefited from Terri's services the past 8 years where she has thrived as Assistant Credit Manager overseeing the Credit and Collections team

Effective February 2, 2024, Terri received a well-deserved promotion to the position of Manager, Credit and Collections. Terri continues to report to Director Jay Zimmerman, who is not only her director

manager, but more importantly her professional mentor. To quote Terri, "Because of Jay's leadership and mentorship of my career, I found my true passion in credit and risk mitigation. Jay is responsible for shaping my career path".

In her spare time, Terri enjoys traveling with her husband, Shawn, riding her Harley Davidson, and playing with her two pit bull babies, Zeus and Miss Millie.

Guarding Against Deception

Amy Cook, CCE, McNaughton McKay Electric

Amy has been in a management position since age 18, working in the food industry and discovered her passion for Credit Management in 1999 after taking a position as the AR clerk for Kellermeyer Company. This change from the food industry to Credit made a huge impact. Amy quickly moved up to the Assistant Credit Manager, joined the National Association of Credit Management (NACM), and earned her CBA in 2001. Leaving Kellermeyer in late 2001, Amy spent 3 years with Great Lakes Window as a Credit Analyst and then joined the credit team at Therma Tru Doors. Amy continued her education earning Associate degrees in both Accounting and Business Management from Owens College in 2007, also being named Business Student of the year. Amy earned her Bachelor's degree in Management and Organizational Development in 2010.

Since April 2012, Amy has been the Credit Manager for the Northern Region for McNaughton McKay Electric Company, an electrical distributor that provides products to companies in almost every business sector, providing for a diverse set of accounts and opportunities. Amy supervises the Accounts Receivable team, works with sales and operations

within 9 locations, and oversees a portfolio of over 3500 active accounts. In 2016, Amy earned her CCE.

Amy is a proud mother of 3, including a son currently serving in the US Marines, and grandmother to 3 wonderful boys.

Wanda Ptak, CCE, CICP, Wesco Distribution Inc.

Wanda (McPhillips) Ptak, CCE, CICP, has been a member of NACM for more than 30 years. Her experience includes both domestic and international credit and she has managed credit, collections, and AR departments for various entities, from small regional companies to Fortune 500 multi-national companies. Her industry experience includes retail/wholesale distribution, construction, manufacturing (chemicals, equipment and plastics), aviation, hospitality, food and transportation. Wanda has also been involved in CFDD, FCIB and several industry credit groups for many years and she is a certified instructor with NACM, having taught all of the classes required for certification.

Wanda previously held various positions on the board of directors for the former NACM-Ohio and NACM-Great Lakes, as well as CFDD-Dayton and CFDD-Cincinnati. She also served on the CFDD National Board and has been a part of various committees and advisory boards at the local and national level. She received the Credit Executive of the Year award from NACM-Ohio and the Distinguished Member Award from CFDD National. Wanda currently works as a Lead Analyst, Credit & Collections for WESCO Distribution, a FORTUNE 500® company with approximately \$22 billion in annual sales in 2024 and a leading provider of business-to-business distribution, logistics services, and supply chain solutions.

The Five C's of Credit in Review

Tammy Ward, Credit Manager, Franklin International

Tammy Ward has 38 years of credit experience with Franklin International. As Credit Manager, Tammy has an excellent track record in credit analysis, risk management, and customer service. With expertise in assessing creditworthiness, implementing effective credit policies, and optimizing cash flow, she minimizes debt losses and maintains strong financial health for the organization.

Tammy is skilled in using credit scoring models, negotiating payment terms, and leveraging credit management software systems to ensure efficient and compliant financial reporting. Tammy's commitment to customer relationship management allows her to effectively communicate with clients, resolve disputes, and maintain positive business relationships.

One of her key achievements is maintaining a 96% current account status over the past several years with minimal write-offs, demonstrating her ability to drive financial stability and reduce late payments. Tammy's strategic approach to credit management continues to enhance operational efficiency and profitability.

Economic Update

Chris Kuehl, PhD, Partner, Armada Corporate Intelligence (Virtual)

Chris Kuehl is the co-founder (with Keith Prather) and Managing Director of Armada Corporate Intelligence, a company created in 1999 to provide strategy foundation, competitive intelligence, business analysis and economic forecasting for corporate clients. Armada's clients include YRC Worldwide, TranSystems, Spencer Fane Britt and Browne, KPMG, Hallmark International, Weitz Industrial among others.

Chris is the editor and primary writer for several publications: Business Intelligence Briefs, Strategic Intelligence Briefs and Fabrinomics.

Chris is the Chief Economist for the Fabricators and Manufacturers Association. This includes writing Fabrinomics and serving as a keynote speaker for their conferences and meetings through the years.

He is a renowned speaker who has spoken for 25 years to over 300 organizations domestically and internationally. Chris is a frequent commentator for the media – locally and nationally. He is a regular economic/business analyst for KMBZ radio, KSHB-TV (local NBC affiliate), and has been extensively quoted in national newspapers, magazines and trade publications.

He holds a Master's Degree in Soviet and East European Studies, a Masters in East Asian Studies, and a Ph.D. in Political Economics from the University of Kansas. He has been on the faculty of universities in the US, Hungary, Estonia, Russia, Singapore and Taiwan.