



WE'RE OFF TO THE CREDIT RACES!

2026 REGIONAL MEETINGS CHICAGO: *BIOGRAPHIES*



RISK PROFILE DEEP DIVE: KEY TRENDS SHAPING FUTURE OUTLOOK

CONRAD RAGAN,
 Director, Corporate Restructuring, Alvarez & Marsal

Conrad Ragan is a Director with Alvarez & Marsal's North American Commercial Restructuring practice, where he specializes in representing official committees of unsecured creditors in bankruptcy proceedings with a focus on implementing strategies to maximize creditor recoveries, the development and evaluation of financial models, business reviews and stakeholder negotiations. Mr. Ragan is a frequent speaker at industry events and serves on the Independent Standards Board governing U.S. commercial collections agencies through the CCA of A. He brings 20 years of corporate credit and lending experience in both large corporate and large financial institutions. Mr. Ragan graduated cum laude from North Carolina State University's College of Management with a bachelor's degree in Business Management and a minor in Economics. Additionally, Mr. Ragan has a Master of Business Administration from Wake Forest University where he was Dean's Scholar.



RICH NEWMAN,
 Managing Director, UCC Practice Co-Chair, Alvarez & Marsal

Rich Newman co-leads Alvarez & Marsal's Unsecured Creditors' Committee practice. Rich is managing Director with Alvarez & Marsal Creditor Advisory in Chicago where he provides financial advisory services to creditors and focuses on representing official committees of unsecured creditors in bankruptcy proceedings. He specializes in 363 sales, liquidity management, business plan review, solvency, formulation of reorganization plans and litigation support. With more than nineteen years of restructuring experience, Mr. Newman has advised unsecured creditor committees, healthy and distressed companies in leveraged recapitalizations, mergers and acquisitions, and support of interim management roles. Rich has a B.S. in economics from George Washington University and a master's degree in business administration from The University of Texas. He has passed all three levels of the CIRA exam and received the Kroll Zolfo Cooper / Randy Waits Award for excellence on the CIRA exam.



THURSDAY, APRIL 23rd, 2026



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CHANGE MANAGEMENT WITH A TECHNOLOGY TWIST

STACI CIMA, CCE,
Director of Credit, Echo Electric

Staci Cima is the Director of Credit for Echo Electric and is now on her fourth department transformation.

She has over 25 years of experience in public accounting, finance management and Order-to-Cash management. Staci is a frequent speaker and panelist with emphasis on process improvement, change management and technology. Staci has been a member or vendor of NACM Connect for 15 years, participating in various committees and sitting on the Connect governing board and was selected as Connect member of the year.



STRATEGIC CREDIT LEADERSHIP: CLAIMING YOUR SEAT WITH THE C-SUITE

BRITTANY ACONE CBA, CICP,
Credit Manager, Seaboard International Forest Products

Brittany Acone is the Credit Manager for Seaboard International Forest Products in Nashua, NH, and a rising leader within the NACM Connect Board of Directors. Since entering the industry in 2021, Brittany has quickly ascended the ranks, earning her CBA and CICP designations and serving on the NACM Connect Education Committee.

A frequent speaker and thought leader, Brittany has presented at National Credit Congress on topics ranging from cash forecasting to the successes of emerging leaders. Her industry contributions include features in Business

Credit Magazine and the Extra Credit podcast. In 2024, she was honored with the National Emerging Leader Award in Las Vegas and recognized as a "Rising Star" by HBS Dealer magazine. Brittany is proud to continue the family tradition in the credit profession, joining her father and mentor, Michael Margiotta.



ERICA WHITE, CCE, *Regional Credit Manager, Ferguson*

Erica is a graduate of University of Missouri, Columbia and has been with Ferguson since 2005. In her 20 years with Ferguson, Erica has had the opportunity to serve the

Credit Department in a variety of roles, most recently Regional Credit Manager. Erica is also heavily involved in NACM by previously serving as Chair of NACM Connect and was on the NACM National Board. She has also 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.



CAROLINE PERKINS, CCE, *Credit Manager, Mickey Thompson Performance Tires*

Caroline has been in the credit industry for 40 years. She has served as credit manager for Mickey Thompson Performance

Tires, a wholly-owned subsidiary of the Goodyear Tire & Rubber Company, for the



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CHICAGO: BIOGRAPHIES



past 38 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.



UNDERSTANDING STATE LAWS: MUST-HAVE TOOLS AND RESOURCES FOR CREDIT MANAGERS

THOMAS FAWKES,
Partner, Tucker Ellis LLP

Thomas Fawkes is a partner 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, *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.



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