

# WE'RE OFF TO THE CREDIT RACES!



## 2026 REGIONAL MEETINGS CLEVELAND: **BIOGRAPHIES**



**HEROES AND HORRORS:  
TRIUMPHS AND TRAGEDIES  
UNVEILED (NAVIGATING  
CREDIT THROUGH THE EYES  
OF THE COURT)**  
**WANDA BORGES, ESQ.,**  
*Borges & Associates LLC*

Wanda Borges, Esq. is the principal member of Borges & Associates, LLC, a law firm based in Syosset, New York. For more than forty-five years, she 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; and serves as compliance counsel to corporations and associations. She is a member and past President of the CLLA and past Chair of its Bankruptcy and Creditors' Rights Sections. Wanda is a member of several bar associations, including the ABA, the ABI, and the NYS Academy of Trial Lawyers. She serves on the Board of Directors of the IACC. Wanda is an internationally recognized lecturer and author for attorneys and trade credit grantors on various legal topics, including Bankruptcy Issues, the UCC, ECOA, FCRA, antitrust law, and current legal issues such as credit card surcharge issues, social media, cybersecurity and ethics, and

artificial intelligence. Wanda is a published author and has received awards for excellence, dedication to her profession, and leadership from several organizations.



**NUTS & BOLTS OF NOTICES,  
LIEN WAIVERS, AND  
MECHANICS LIENS: REDUCE  
DSO AND PROTECT YOUR  
BOTTOM LINE**  
**MARLA ZURLO,**  
*Key Account Executive,  
NCS Credit*

Marla Zurlo is a Key Account Executive with NCS Credit, the leader in providing credit professionals through the U.S. and Canada with proactive solutions to secure receivables, minimize credit risk, and improve profitability. Marla consults with credit professionals and has spoken to groups nationwide about Article 9 of the Uniform Commercial Code (UCC), the nuances of Construction Credit, and the benefits of selling through secured transactions. With 23 years of experience, her presentations cover not only the legal protections of the mechanic's lien and UCC filing processes, but also practical solutions of how and when to use these tools.



THURSDAY, MAY 7th, 2026



# WE'RE OFF TO THE CREDIT RACES!



## CLEVELAND: *BIOGRAPHIES*



**THE 5 C'S OF CREDIT IN REVIEW**  
**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 Tires, a wholly-owned subsidiary of the Goodyear Tire & Rubber Company, for the 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.



**GUARDING AGAINST DECEPTION**  
**AMY COOK, CCE,**  
*Retired, Credit Manager*

Amy recently retired from being a Regional Credit Manager for McNaughton McKay Electric Company. She worked as a credit/AR professional since 1999. She has a BA from Spring Arbor University in Management and Organizational Development. Additionally, Amy has served as a board member for NACM Connect.

## 2026 REGIONAL MEETINGS

APRIL 7 – KANSAS CITY  
APRIL 8 – CINCINNATI  
APRIL 9 – WICHITA  
APRIL 14 – GRAND RAPIDS  
APRIL 16 – DETROIT  
APRIL 21 – INDIANAPOLIS  
APRIL 23 – CHICAGO

MAY 5 – PITTSBURGH  
MAY 6 – FT. WAYNE  
MAY 7 – CLEVELAND  
MAY 12 – BUFFALO  
MAY 14 – WORCESTER  
MAY 19 – OMAHA  
MAY 21 – MILWAUKEE



REGISTER NOW AT [NACMCONNECT.ORG](https://NACMCONNECT.ORG)

