

WE'RE OFF TO THE CREDIT RACES!



2026 REGIONAL MEETINGS PITTSBURGH: *BIOGRAPHIES*



THE POWER OF PURPOSE-DRIVEN BUSINESS: THE BUSINESS CASE FOR SOCIAL IMPACT
MATTHEW D. MCGOWAN
 CSP, **Director, Social Impact,**
Staffmark Group

Matt McGowan is an Army veteran and the Director of Social Impact at Staffmark Group, where he leads programs that drive workforce development and community impact. Drawing on his own challenges transitioning from military service to civilian life and his challenges as a disabled veteran, Matt founded Operation: Hired, Staffmark's flagship military and veteran hiring program. This initiative has become the cornerstone of the broader RGF Connect platform at Staffmark Group, designed to connect individuals facing barriers to the workforce with meaningful career opportunities while supporting the communities they serve. Passionate about creating equitable pathways for veterans and other talent, Matt partners with community organizations, veteran service groups, and industry leaders to remove barriers and ensure candidates have access to the tools, training, and opportunities they need to succeed. His work demonstrates how purpose-driven programs can create lasting impact, both for individuals and organizations. Through his keynote presentations, Matt shares actionable insights and inspiring stories from his journey and his work at Staffmark, showing how businesses can turn social responsibility into measurable results.



AUTOMATION IN CREDIT, CASH APPLICATION, AND BILLING
ROBERT T. LEWIS, CCE
 Director – Credit, *US Steel Co.*

Robert Lewis ("Bob") is a seasoned credit professional with nearly 29 years of experience at United States Steel Corporation, including the past 15 years dedicated to the company's Credit Department. He currently serves as Director – Credit & Accounts Receivable, where he leads enterprise wide credit strategy, risk management, and accounts receivable operations for one of the nation's most historic industrial manufacturers. Bob's career at U. S. Steel reflects a steady progression through corporate accounting, financial analysis, corporate finance, and credit management, giving him a broad and integrated understanding of the company's financial and commercial landscape. His early work in audit, accounting, and finance strengthened his analytical foundation and deepened his expertise in forecasting, financial controls, and strategic planning. These experiences now underpin his leadership within the Credit Department. Over the past 15 years, Bob has played a central role in cash forecasting, liquidity visibility, and working capital optimization, helping the organization better anticipate cash flow needs and align financial planning with operational realities. He has also contributed to the development and enhancement of reporting tools and dashboards that support customer management, credit



TUESDAY, MAY 5TH, 2026



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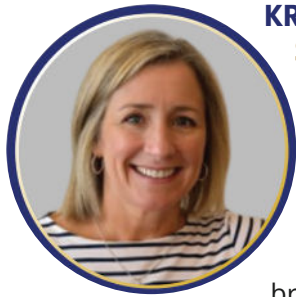


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oversight, and enterprise level cash forecasting—efforts that have improved transparency and provided actionable insights across the order to cash cycle.

Bob earned his Bachelor of Science in Business Administration from Duquesne University and further advanced his professional expertise through the Graduate School of Credit & Financial Management (GSCFM) offered by the National Association of Credit Management (NACM). He also holds NACM's Certified Credit Executive (CCE) designation, reflecting his commitment to excellence in the credit profession.

within the FP&A group. She later returned to the Order to Cash department, taking on the position of Invoicing and A/R Supervisor. In 2010, Michelle started her 16-year journey in Credit by joining the Credit department as a Credit Representative, where she gained comprehensive experience in credit management. Over the years, she advanced to Senior Manager, a role she achieved in March 2025. Michelle currently oversees Credit functions for International Accounts and most of the East Coast, including Pennsylvania, New York, West Virginia, New Jersey and Virginia. Additionally, she is a member of the IFRS NACM Midwest organization.



KRISTEN E. MCKENZIE
Senior Manager – Accounts Receivable, US Steel Co.

Kristen McKenzie is a Senior Manager of Accounts Receivable at United States Steel Corporation with 24 years of service, she brings deep expertise in claims management, invoicing processes, and audit support, with a strong focus on driving accuracy, controls, and compliance. Kristen is also actively involved in process improvement and automation initiatives, partnering closely with IT and cross functional teams to streamline AR and reporting workflows.



PAUL OTT, CCE, Retired, US Steel Co.

After an initial assignment in Hourly Payroll, Paul began his career in credit as a Credit Analyst at Jones & Laughlin Steel, Pittsburgh, PA. Following J&L Steel, Paul's career stops included credit management assignments at LTV Steel and Luria Brothers, Director of Credit assignments with Dietrich Industries (17 years) and Harbison Walker Refractories (6 years). Paul joined the Credit Department at United States Steel, Pittsburgh, PA in March 2009, eventually serving as General Manager – Treasury for U.S. Steel's European Operations in Kosice, Slovakia (2011 – 2013). Paul was named Director, Credit at U.S. Steel in February 2016. Paul has been an active member of NACM for over 35 years including serving more than 25 years on the Board of Directors of the Pennsylvania Association of Credit Management. Paul has also participated in and served on the Board or Steering Committee of several NACM sponsored Trade Credit Groups including the National



MICHELLE R. O'NEILL
Senior Manager – Credit, US Steel Co.

Michelle began her career at USS in 2002 as an Invoicing Associate. After two years, she transitioned to a Steel Analyst role



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Refractories Credit Group, the National Building Materials Manufacturers Credit Group and the International Flat Rolled Steel Credit Group. Other affiliations and memberships include the International Credit and Trade Finance Association and The Credit Research Foundation. Paul graduated from West Liberty State College, with a B.S. in Accounting and from Robert Morris University with a Master of Business Administration – Management concentration. Paul earned NACM's Certified Credit Executive Designation and for many years was an approved instructor for NACM's National Institute of Credit, conducting classes for NACM's designation programs.



NAVIGATING THE NEW BANKRUPTCY LANDSCAPE: STRATEGIES FOR 2026 AND BEYOND

MARIBETH THOMAS
Shareholder, Tucker Arensberg

Maribeth focuses her practice primarily on Bankruptcy, Insolvency, and Creditors' Rights. She represents a broad range of creditors, including agricultural lenders, national banking institutions, mortgage servicers, national automotive financing lenders, commercial landlords, homeowners associations, municipalities, pharmaceutical and scientific equipment companies, multi-employer pension funds, and other creditors. She proficiently navigates the intersection of federal bankruptcy law and state law to protect and advance her clients' interests.

Maribeth has a comprehensive understanding of all aspects of bankruptcy practice, including creditor representation in Chapter 7, 11, 12, and 13 proceedings, collections, foreclosures, contested matters, adversary proceedings, and debtor related issues. She also handles collections

litigation and the enforcement of money judgments for both individuals and commercial clients. Known for her attention to detail, strong communication skills, and practical problem-solving approach, Maribeth works collaboratively with clients to develop strategic solutions during financially challenging and time-sensitive situations.

Her experience includes serving as bankruptcy counsel for financial institutions and other creditors nationwide. She has represented multi-employer trust funds in matters involving withdrawal liability, controlled group liability, and transactions designed to "evade or avoid" withdrawal liability, as well as in contributing employers' bankruptcy proceedings across the country to assert and protect the funds' creditor interests.

Maribeth earned her Juris Doctor degree from the University of Pittsburgh School of Law and her Bachelor of Science degree from the University of Pittsburgh.



HOW TO DEAL WITH THE WORST OF THE WORST

FRANK SCHETSKI, CGA
*Regional Manager, NACM
Connect*

Frank Schetski joined NACM in March 2008 as the Membership Consultant for Wisconsin and Nebraska. Prior to that, he has more than 20 years of experience in sales and marketing including 11 years as Strategic Accounts Coordinator for Decolink in Brookfield, WI, servicing the nursing home and assisted living industries. Frank holds a B.A. in Journalism from Marquette University in Milwaukee.



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