

CREDIT Connections

A Member newsletter
for NACM connect
Credit Professionals

**We're
Off
To The
Races**

JULY/AUGUST 2026

VOLUME 14 • ISSUE 4

The CREDIT RACES!

2026 Fall Credit Conferences



CHICAGO

Post Time: October 21-22, 2026
at the Meridian Banquet and
Conference Center, Rolling Meadows, IL

Registration Opens Tuesday, July 21



COLUMBUS

Post Time: November 12, 2026
at the Marriott Columbus
Northwest, Dublin, OH

Registration Opens Wednesday, August 12

www.nacmconnect.org

JULY AUGUST

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NACM Connect

Mission Statement

Empowering business credit professionals by providing comprehensive credit insights through information, education, and services while advocating for responsible commercial credit practices.

Vision Statement

Positioning business credit professionals as the foremost corporate asset driving sustained profitability.

Values

Member-Centric: Delivering tailored solutions that build long-lasting relationships based on trust and mutual success.

Community: Fostering collaboration that leverages the collective knowledge of peers and industry experts.

Innovation: Providing cutting-edge credit management solutions that adapt to evolving business needs.

Advocacy: Promoting reliable business credit and financial management practices.

Social Responsibility: Nurturing a culture for positive change and compassion.

Integrity: Prioritizing honesty and transparency in member services, ensuring the highest level of ethical conduct.

Excellence: Maintaining the highest standards in delivering member services; striving to exceed expectations.

Value Proposition Statement

Positioning business credit professionals as the foremost corporate asset driving sustained profitability.

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CREDIT INDUSTRY GROUP MEETINGS

NACM CONNECT SHINES AT THE 130TH CREDIT CONGRESS

The 130th Credit Congress, held in St. Louis from June 7–10, 2026, is officially in the books—and what a success it was! Drawing approximately 1,000 members, vendors, speakers, and staff from across the country, this year's Congress featured exciting new additions, fresh leadership, and outstanding recognition for NACM Connect members.

One of the most notable highlights was the introduction of NACM's new president, **Steve Shivak, MS, CAE**. In his opening remarks, Shivak shared his vision for the organization's future and outlined priorities for the next 18 months. Throughout the conference, he maintained a strong presence, attending numerous events and taking every opportunity to connect personally with attendees.

This year also featured a brand-new educational offering: **Peer Learning Labs**, facilitated by **Molly Ketcham, Distinguished Toastmaster and president of the National Speakers Association Ohio Chapter**. Conducted over two days, these highly interactive sessions explored two timely and impactful topics: Cross-Functional Collaboration: Earning a Seat at the Table and Succession Planning: Preparing the Next Generation for Relationship-Based Accounts. Early feedback indicates these sessions were a tremendous success and a valuable addition to the Congress educational lineup.

The networking kicked off in style on June 7 with NACM Connect's annual welcome party, co-hosted by collections partner Caine & Weiner, at Shark Bar in Ballpark Village. This year's event brought extra energy with a live DJ, exciting giveaways, and plenty of opportunities for members to reconnect and build new relationships. **Attendees had chances to win fantastic prizes, including Ray-Ban sunglasses, an Apple Watch, and cash prizes among others.** The momentum continued the following morning with the annual Partner-Sponsored Breakfast, where NACM Connect members gathered to jump start the day.

The Monday morning General Session provided a special opportunity to recognize the exceptional achievements of NACM Connect members.

Dave Beckel, CCE, a retired member and long-time NACM leader, received the prestigious **Award of Exceptional Achievement** honoring **Alice M.H. McGregor, CCE**. This distinction is reserved only for individuals whose contributions exemplify the very highest standards of the profession. A past National Chairman of NACM, Beckel has dedicated decades of service to the industry through leadership roles at National, on the NACM Gateway Board of Directors and numerous NACM Gateway and Connect committees. His achievements, leadership, and commitment to advancing the credit profession make him a truly deserving recipient.

Anthony Mitchell Jr., CBF, was honored with the **CBF Designation of Excellence Award** in recognition of his significant contributions to the Upstate New York region. Through his active participation in association programs and his willingness to share knowledge through conference and meeting presentations, Anthony has helped strengthen and enrich the member experience throughout the region.

NACM Connect also celebrated organizational success with a Membership Growth Award, accepted by Leslie Harrison, Vice President of Membership and Human Resources, on behalf of the New England region. The award recognizes the region's outstanding commitment to recruiting and retaining members.

From innovative education and dynamic networking events to national recognition and award-winning growth, NACM Connect members made a strong impression throughout the 130th Credit Congress. *Congratulations to all who represented our organization so well and helped make this year's event such a memorable success.*

We look forward to seeing you at the **131st Congress to be held at Caesar's Palace in Las Vegas, Nevada June 13 – 16, 2027.**



Lillian Novak, CGA
Chief Communications Officer
NACM Connect



STRENGTHENING TEAMS THROUGH CROSS TRAINING

Lucy Hubbard



The credit department’s responsibilities touch on every part of a company, from the sales team to the IT department. Naturally, when those inter-departmental bonds are strong, the work in credit can be a lot easier.

Why it matters: Cross-training where teams learn how other departments within their company work. By getting to know other departments’ processes, the credit department can build more efficient processes and better understand how they fit in a company’s broader operations.

“I’ve spent time sitting with several departments involved in our cross-train processes,” said Krissy Aeschbacher, credit analyst with Maverik Country Stores (Salt Lake City, UT). “Cross-training works both ways—I’ve led training sessions on credit processes for other teams. Understanding the full workflow and how different functions impact the credit program is incredibly valuable.”

Learning processes outside of the credit department helps credit managers become a stronger resource not just for their immediate team but within their companies as a whole. *“It’s a value-add when you understand all aspects of the company,”* said Sherry Bushman, director of credit and collections for Partners Personnel (Santa Barbara, CA). *“The ability to troubleshoot and know your company’s resources gives you the advantage of being a coach and mentor for your team. The privilege to share a wealth of knowledge to others for their personal growth is a benefit for all.”*

Credit’s work is only one segment of a larger system. To optimize a company’s operations, you have to understand each moving part.

“We frequently host other department heads as guest speakers to understand what their primary functions are to the company and anything that is pertinent for us to know that could impact our department,” Bushman said. *“As we build these connections, credit may also work on a project collaborating with other departments.”*

While not every company cross-trains, every department has the power to drive the initiative. *“I would suggest creating opportunities for teams to connect—not just at the manager level, but across all roles,”* Aeschbacher said. *“Depending on the size of the organization, this could be done in smaller group settings or roundtable discussions. Giving everyone a chance to share their perspective, ask questions and discuss concerns collaboratively can help resolve many issues that stem from simple misunderstandings.”*

Conversely, other departments can learn a lot from training with the credit departments. Learning credit processes can help other departments understand the decision-making, potentially reducing conflict down the line. *“In credit, we know we’re not ‘scary,’ but that perception does exist,”* Aeschbacher said. *“Being aware of how our role is viewed—and adjusting how we communicate accordingly—can make a big difference in building trust and strong working relationships.”*

The bottom line: Every facet of a company relies on another for their day-to-day work, whether they realize it or not. Learning how each team contributes to a company’s operations helps credit managers take a step back and reassess their own processes from a new perspective.

THE FALL CREDIT CONFERENCES ARE HERE

Bob Rabe

Anticipation is building as we close our 2026 Regional Meeting season and prepare for our Credit Conferences in Chicago, IL, on October 21-22 and Columbus, OH, on November 12. We are continuing our Credit Race theme into the conferences, so get ready to be transported to the Derby with colorful attire, games, food, cocktails, and plenty of fun. Grab your bright hats, dresses, and bow ties and join us for an exceptional conference season filled with transformational learning, networking, and celebration.



This year, we are launching a **First-time Attendee Program** designed to help new participants experience the full value of our conferences and begin building a strong professional network in the ever-evolving credit industry. The program includes a virtual orientation, an onsite mentor host, and a ticket to the first-time attendee reception. If you are considering attending for the first time, we are here to support you in making the most of your conference experience.

We are also kicking off our **Crafted Connections program** at the conferences. Crafted Connections follows a similar format to Coffee with Connect, but with a twist: quarterly “Happy Hour” sessions at 3 p.m. CT on Thursdays. Each host will teach attendees how to make a craft cocktail, share expertise on a credit-related topic, and facilitate conversation among members. Conference attendees will experience a Crafted Connections session featuring a Derby cocktail and discussion of the hottest topics in the credit field. Don’t miss

the opportunity to join us for the launch of the inaugural season of Crafted Connections.

Our educational sessions will not disappoint. This year’s speakers and topics will offer keen insight into the hottest trends in the B2B credit world, with practical and innovative strategies for addressing the challenges credit professionals face every day. **Topics will include using AI in credit decisions, managing the relationship between sales and credit, negotiations and resolutions, and living your work with purpose and passion.** The full Chicago schedule will be available July 21, 2026, and the Columbus schedule on August 12, 2026. Watch your email and social media for updates on additional conference happenings and our dynamic keynote presentation. *Questions may be directed to Bob Rabe at bob.rabe@nacmconnect.org or 847-483-6484.*

2 CLUES ABOUT OUR MYSTERY KEYNOTE



1. Interviewed by Oprah Winfrey
2. Best selling author



MAKING AI WORK FOR YOU:

ADVANCED PROMPTING STRATEGIES FOR B2B CREDIT LEADERS

Artificial intelligence (AI) has taken on a life of its own, integrating itself into almost every facet of our daily lives. Over the years, its use has only increased in both professional and personal settings. However, AI is only as useful as the information you provide it, and without the right context, it can generate false or inaccurate responses.

Why it matters: Credit professionals who learn how to best leverage AI are the ones who will stay ahead. By using effective prompting strategies, they can tailor it to deliver more accurate and actionable results.

How Credit Professionals Are Using AI

What started as an administrative tool to research customers and draft letters has evolved into a means of streamlining various credit functions. Neural networks can instantly organize, review and generate large volumes of data, a feature that's proved advantageous for credit professionals. *"I present financial documents to Copilot—absent of customer-identifying information—and direct it to calculate specific ratios, summarize sections, pinpoint up or downtrends and consider the credit request (by amount, terms and industry),"* said Krissy Aeschbacher, credit analyst at Maverik Country Stores, Inc. (Salt Lake City, UT).

Some credit professionals use intelligent systems for credit approvals or establishing credit limits for customers. *"In Copilot, I'll input the appropriate credit application fields along with the corresponding credit report of the customer to evaluate risk level,"* said Haley Hagin Fimbres, CBA, CICP, credit manager at Superfeet Worldwide LLC (Ferndale, WA). *"I use it to review contracts for unfavorable terms or missing information and to check if there is a mutual indemnification clause."*

However efficient generative AI can be, it's not a perfect system. Its tendency to produce false or inaccurate information makes it a liability at times. Refining prompting strategies will help you receive the most reliable AI assistance possible.

Optimizing Your Prompts: Specify and Over-inform

Being specific and providing information in your prompts will help you get exactly what you want, when and how you want it. Providing details about your role, company, industry and customer can provide sufficient context for more intuitive answers. *"I've told AI to write me a professional, but semi-firm, collection letter for a customer that is X number of days past due that I want to retain in the B2B world,"* said Sheila Roames, CCE, western regional credit manager at Ergon Asphalt & Emulsions

(Chandler, AZ). *"I'd also include that I work in the asphalt industry and ask it to reference prior reminders and request payment within X number of days. I've found that providing this type of context as well as my desired outcome helps generate relevant content."*

Telling your AI platform what you don't want can help enhance results and save time from making multiple revisions. For example, you can end your prompt by saying, *"Avoid this"* or *"Do not include this."* You can even go a step further and preface your prompts with, *"For future reference,"* *"From now on"* or *"Moving forward,"* to guide future responses.

Use Examples

Using an example or a template can give the AI a reference point to help improve results. For example, if you'd like it to emulate a credit application, just say, *"Follow the structure of this example,"* *"Draw from this,"* or *"Using the X attached."* However, it's very important to not infringe on copyright. Don't upload copyrighted works and ask the AI to rewrite/reproduce them or create a substantially similar work.

Provide and Ask for Feedback Providing and asking for feedback will enhance the software's findings and help you formulate better prompts. For example, you can ask for advice on how to get to a desired output, including what information is most useful and what prompts would be most effective. For instance, you can say, *"Critique my prompt from the perspective of producing high-quality credit risk outcomes,"* followed by, *"Be specific about what's vague or missing."*

Your guidance will enable AI to come up with better solutions that align with your needs. *"It helps to treat it like a conversation,"* said Aeschbacher. *"I'll write something like, 'This is helpful, but it's not quite right. Please remove X, adjust the tone to Y and expand on Z.' That kind of iteration always gets the document closer to our company's voice."*

Treat it Like a Human

One way to generate more compelling outputs is to prompt AI as though it were a person, which in this case, would be a credit professional. Instead of asking, *"What are the risks of extending credit to a new customer?"* try, *"If you were a seasoned credit manager with 20 years of experience in the manufacturing industry, what red flags would you look for before extending credit to a new customer?"* By assigning a role, you give the AI a framework for tone, perspective and expertise to produce responses that feel more grounded, specific and human.

The bottom line: Prompting AI takes practice, but the investment is worth it. Credit professionals who treat AI as a collaborative tool, rather than a simple search engine, will find it capable of handling everything from drafting collection letters to analyzing financial statements.

.....
Jamilex Gotay
senior editorial associate



WE'RE OFF TO
THE CREDIT
RACES!



ST. LOUIS 2026 REGIONAL MEETING

WEDNESDAY, AUGUST 26 2026

The Westin St. Louis
811 Spruce Street
St. Louis, MO 63102

REGISTRATION DEADLINE:
WEDNESDAY, AUGUST 19, 2026

PRICING:
\$169 members
(2 coupons per company are valid)
\$338 nonmembers

Register
Today

Meeting Agenda

11:30am – 12:00pm Registration

12:00pm – 12:45pm Lunch

12:45pm – 1:15pm Welcome & NACM Connect Update

1:15pm – 2:15pm **Session 1: In the Gate**

AI in Credit: What Works in Practice

John Galante, Account Executive, Credit Pulse

Credit teams are under pressure to move faster, back better customers, and avoid risk, all with the same time and tools. The real challenge is not a lack of data. It's too much of it, spread everywhere, with no clear signal on what matters. AI is changing that. In this session, John Galante, AE of Credit Pulse, will walk through how teams are using AI in practice. Catching fraud earlier, connecting scattered data, spotting changes in customer behavior, and removing the manual work that slows decisions down. We'll also cover where to be cautious, what still needs a human eye, and how to use AI to make better calls without overcomplicating your process.

2:15pm – 2:30pm Break

2:30pm – 3:45pm **Session 2: Down the Stretch**

Economic Update

Chris Kuehl, Economist, Armada Corporate Intelligence

With the current administration things are changing fast, and many of the changes have a direct impact on the economy. Join us for an insightful and engaging session as we delve into the current state of the economy and its implications for the commercial credit landscape.

3:45pm – 4:00pm Break

4:00pm – 5:00pm **Session 3: Cross the Finish Line**

The Art of Negotiation Volume 2

Marc Davenport, AVP of Customer Experience, Caine & Weiner

Negotiations and Resolutions is not about forcing agreement; it is a disciplined process aimed at uncovering the deeper motivations of all parties involved. Participants will explore how to identify what the other side truly wants, their fears, values, and the concessions they are willing to make to achieve their objectives. Through interactive discussions and practical application, attendees will gain insights into the art of negotiation, enhancing their ability to foster collaborative solutions that satisfy all stakeholders.



SOCIAL EVENT:

**BALTIMORE
ORIOLES
VS.**

**ST. LOUIS
CARDINALS**

**August 26, 2026
6:45PM CT**

@BUSCH STADIUM

(SUITE OPENS ONE HOUR BEFORE)

**\$40
per person**

No coupons accepted for this event.
Tickets will be available strictly
on a first-come, first-serve basis.

Register

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CRAFTING A MULTI-FACETED FRAUD PREVENTION STRATEGY

Lucy Hubbard

As fraudsters find new ways to commit credit card fraud, it is important that credit departments take on layered approach to protect their company from major losses.

Why it matters: In recent years, credit card fraud has loomed larger in the business credit community, with the popularization of e-commerce business environments and the rapid development of artificial intelligence, there are more and more areas where companies may be vulnerable.

The best defense against credit card fraud is to learn the warning signs so that the transaction can be stopped at the onset, rather than trying to reduce losses retroactively. There is no single indicator that will always determine if a transaction is fraudulent, but a series of inconsistencies or anomalies that should catch credit manager's attention.

"Look out for mismatched billing and shipping addresses, repeated transaction attempts in rapid succession and the use of multiple cards for one order," said Mark Tapia, vice president of business development for United TranzActions (Miramar, FL). "If a customer's order looks unusual, maybe deviating from their standard purchase, that can also be a red flag. There's no single red flag that points to fraud. There are multiple areas you should pay attention to and make note of sequences of anomalies."

Another common thread among fraud tactics is a sense of pressure, with the supposed customer stressing the urgent need for materials. *"The sense of urgency is one of things we look for in fraud," said Leila Wolfe, CBF, credit manager at Ferguson Enterprises (Nashville, TN). "They give you the sense that the transaction needs to be done right now, which is when you pause and say, 'I'm going to have to call you right because I'm going to call back the person I know and see if this is actually a legitimate purchase.'"*

When addressing a matter as complicated as credit card fraud, there is no single step that will protect your company, rather a series

of protective measures. *"Companies should implement a layered fraud strategy," Tapia said. "Using Address Verification Services (AVS) and CVV validation to ensure when processing transactions without a card that the information provided is correct. Velocity controls, that put limits on transaction amounts and frequency."*

Credit managers can also consider tokenization, the act of replacing a customer's credit card number with a meaningless token, to protect customer's payment details. *"Instead of storing a credit card number in your system for future payments, you can replace that card with a token provided by your service provider," Tapia said. "Then you don't have to worry about anyone ever being able to intercept the card number. It's important to add preventative measures to protect sensitive data stored within your company."*

While your credit procedures could be airtight, seemingly accounting for any trick a fraudster may pull, they must be continuously reevaluated and updated to account for the rapidly evolving business environment.

"Processes should be reviewed at least annually," Kelly said. "Not only is fraud getting more advanced, but regulatory laws change. We have to think like the fraudsters to figure out how to outsmart them. People will find a way to steal and commit fraud if they try hard enough, we just have to be ahead of that the best we can and we have to trust our business partners. We have to stay on top of education, and be aware that you have to educate the people accepting these cards and teach them to signs to look for. It doesn't do any good if a manager is taking all these classes if they are not taking the time to train their people."

The bottom line: As credit card fraud becomes increasingly harder to spot with more and more business being done in digital spaces, it is important that credit managers build fraud protection into their credit processes and commit to continuously reevaluating and building onto procedures as fraud evolves.



Begin Your Educational Journey Today



NACM CONNECT
INSTITUTE OF CREDIT

Why Not You?

Register online at nacmconnect.org



EVENING CLASS TIMES

5:30 – 8:30 p.m. **CT**

(3:30 – 6:30 pm PT; 6:30 – 9:30 pm ET)

MEMBER | \$495 (PLUS TEXTBOOK FEE*)

Two coupons are valid per person.

NON-MEMBER | \$990 (PLUS TEXTBOOK FEE*)

** Additional rush charges may occur if registration is not submitted two weeks prior to start of class.*

ALL CLASSES ARE OFFERED THROUGH ZOOM ONLY!

Questions? Contact Brittany Siriann at 847.483.6459 or brittany.siriann@nacmconnect.org

2026 FALL

Register online at nacmconnect.org

CBA

Business Credit Principles

Instructor: Jason Borgardt, CCE

Mondays, August 3 – October 26* (12 weeks)

*No Class on September 7, 2026 (Labor Day)

Financial Statement Analysis I

Instructor: Curtis Litchfield, CCE

Thursdays, August 13 – October 8 (10 weeks)

*Due to instructor conflict, the final review class (week 9) will be held on Tuesday, October 6th followed by the final on Thursday, October 8th.

CBF

Credit Law

Instructor: Ryan Steiner

Tuesdays, August 4 – October 6 (10 weeks)



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Questions?

Contact Bob Rabe at
bob.rabe@nacmconnect.org or
800.935.6226

TEXTBOOK FEE

Register online at
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CAP

Basic Financial Accounting

Accounting By Warren, Reeve and Duchac
ISBN: 9780357026724

MEMBER **\$200** | NON-MEMBER **\$400**

Business Credit Principles

Principles of Business Credit
ISBN: 9781888505481

MEMBER **\$100** | NON-MEMBER **\$200**

Financial Statement Analysis I

Understanding Financial Statements
By Lyn Fraser-Aileen Ormiston
ISBN: 10:0135738245

MEMBER **\$150** | NON-MEMBER **\$300**

Financial Statement Analysis II: Credit & Risk Assessment

Financial Reporting and Analysis
(Custom Edition)
ISBN: 9781305293113

MEMBER **\$300** | NON-MEMBER **\$600**

ACAP

ACAP: Business Law and Credit Law

The same textbook is being used for both classes

Business Law Today By Miller-Jentz
ISBN: 10:0357634691

MEMBER **\$500** | NON-MEMBER **\$1000**

Textbook editions can change at any time. If you are not purchasing a book through NACM Connect, please confirm the edition with Bob Rabe, bob.rabe@nacmconnect.org, before you buy. All students must have same edition - no exceptions. *Prices are subject to change without prior notice. 20% surcharge applies to late registrations and rebooking.*



PROFESSIONAL CERTIFICATION PROGRAM TEST DATES

Application Deadline

Nationwide Test Date

Friday, April 17, 2026

Sunday, June 7, 2026
(Credit Congress in St. Louis, MO)

Friday, May 29, 2026

Monday, July 20, 2026

Friday, September 11, 2026

Monday, November 2, 2026

PLEASE NOTE: All mid-terms and finals will be administered online during regular business hours.

Tuition Must be Paid Before the First Class Begins.

All registrations for NACM Connect educational events are taken online at nacmconnect.org.

Absolutely no registrations will be accepted after one week prior to the class date. No exceptions.

While registering online, you will have the opportunity to choose your payment method. We are happy to take a credit card online or invoice you. You will also have the opportunity to apply coupons as allowed. **Classes are subject to cancellation based on enrollment.**

WELCOME!

New Representatives

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Barcarella Transportation Services
Dba BTX Global Logistics

Claudia Gonzalez
Battery Outfitters, Inc.

Angie Church
Border States

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Jake Ferguson
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Bluescope Steel North America

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Financial gap



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Standardize workflows across branches, teams, and billions in receivables with a single system built for enterprise suppliers.

Scale gap



Power Decisions With Real Data

Turn fragmented project, payment, and contractor data into a unified system of record for visibility and control.

Data gap

Powering the largest credit teams in construction.



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ILLINOIS CONSTRUCTION STUFF AND STUFF

Norm Cowie →

NORM COWIE



I finally received an answer on a credit reference I sent. I suspect it was because in the email I wrote, “3rd request. We have copied your customer, so if you do not reply, hopefully they can provide a reference who will cooperate.”

This time they responded. They had ignored the first two requests. Simply no answer. They just didn’t bother. And I know I wasn’t in their spam because when I copied their customer, they finally responded.

Their response?

“We only furnish information to Dun and Bradstreet.”

Really?

Um, why didn’t you tell me that the first time I asked?

Or the second time?

It wasn’t until I brought their customer in that they decided to stop being jerks and at least respond.

Wait, they didn’t stop being jerks, because their response was jerkish because them supplying to D&B isn’t a response. First, how do I know they really did it? a D&B report doesn’t identify whose figures are on the reports. I could tell people I only give our information to D&B and they’d never know I was lying - because it would be a lie since I don’t. But that’s how helpful that answer is. Also, well, I don’t subscribe to D&B, so this is totally not accessible to me.

They claim they are too busy. But if the company is that big, maybe they could set up an electronic response to references or something. Or AI. AI is becoming big nowadays. Don’t they all have AI? I mean, I don’t, but that’s because I do the work.

So I went back to the applicant, their customer, and asked them to provide a reference that recognizes how valuable a service it is to their customer. And while credit references are mildly annoying, I understand how it benefits our customers, and I respond to most credit references within an hour even though I’m as busy as anyone. I’ve been short-staffed for months, but I still do them, because I see the value.

And for companies that don’t see the value, there is a way to sneakily get their information, thought I doubt if they would give a hoot, and there is nothing they can do about it. If an applicant for credit doesn’t have any references that do cooperate, I ask them to send me, say, a year of monthly statements from the references that won’t cooperate. This will give me a look at the sales history and I can determine payment habits by the delinquency, if any, on the statements.

Of course, not every customer keeps a year’s worth of statements, so I ask them to contact the reference and ask them to reprint their statements. So the jerk reference who won’t take two-minutes to give a reference takes more time than that to reprint statements.

Hee hee.

I like how credit references work. If a customer of ours defaults, I can actually dig up a reference (I keep all references I do), and contact them later to compare how they are doing. I hope that world stays open and viable, and not closed where you can't see who is saying what. I also love NACM National Credit reports, because they give the member number, so you can contact them if you want or need to. I don't want that world to close so it's just unidentified parties on a credit report.

Credit references are a good thing that benefits our customers, so let's keep doing them.

And if not, at least answer the first friggin email and let people know you don't give references or only give them to D&B. Otherwise your customer is delayed while time is wasted sending second and third requests. That's why I copy the customer on our third request. So they can see who's holding up their request.

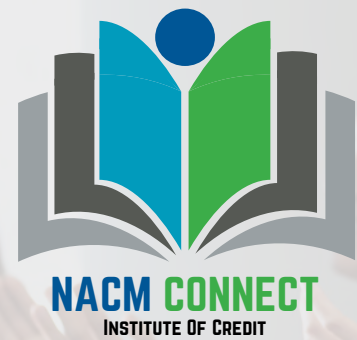
Because it's not me.

Norm

Norman Cowie, CCE is Director of Credit for Paramount-EO, Inc. He has written articles appearing in the Chicago Tribune, Cynic Magazine, Business Credit and the Herald News. His current book titled, "The Illinois Mechanics Lien Statutes ... and other construction stuff" is available for sale through NACM Connect. He also has ten published humor/fantasy novels, some through traditional publishers Echelon Press, Quake Books and Draumr Publishing, although more recently he has transitioned over to Indie publishing.

Norm's most recent book, MOONED, is now available in hardcover. MOONED is a young adult book adults can read about a dog and cat turned into were humans by their werewolf master. Fun action. Check it out on Amazon.

Norm can be reached at norm.cowie@paramont-eo.com, or feel free to visit him at www.normcowie.com which features past NACM Connect articles.



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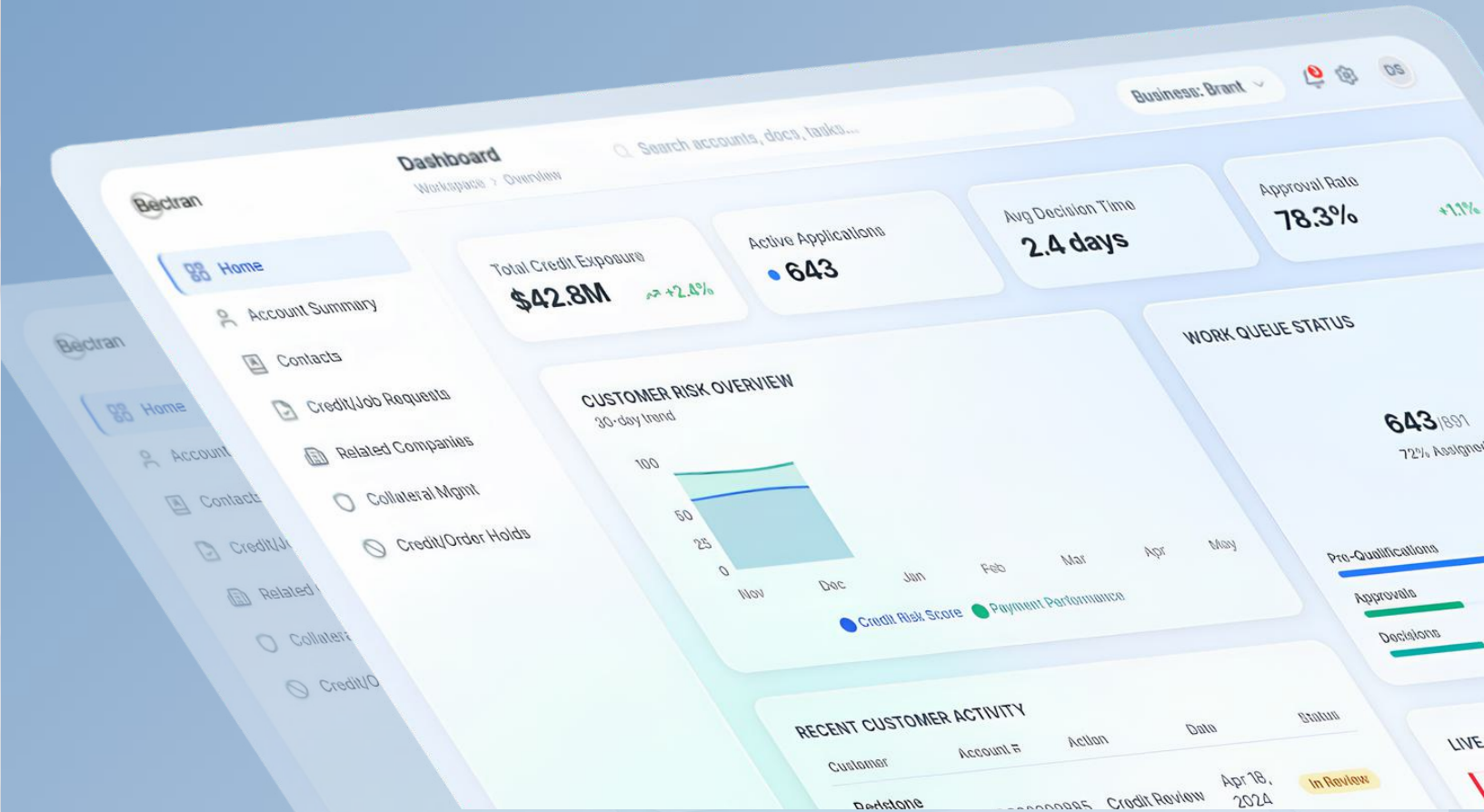
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CHICAGO SOCIAL EVENT

Mini Golf



LOCATION:

Puttshack - Skokie | 9 Holes Mini Golf
4999 Old Orchard Shopping Center
On the Skokie Boulevard (East) Side, Near the Red Garage

TIME/DATE:

July 22, 2026
5:30 p.m. - 7:30 p.m. CT

COST:

\$30 per guest (One coupon per company)
Includes: Open Bar and a Buffet

SPONSORED BY:



REGISTER NOW

Registration Closes July 15, 2026

YOU AND YOUR GUEST MUST BE AT LEAST 21
YEARS OLD TO REGISTER.

CHICAGO SOCIAL EVENT

Happy Hour



LOCATION:

Informal Happy Hour:
Potter's Place - Mexican Kitchen & Cantina
29 West Jefferson Avenue
Naperville, IL 60504
(Meet on the back patio for cocktails and light bites)

TIME/DATE:

July 23, 2026
4:30 p.m. - 6:30 p.m. CT

COST:

\$30 per guest (One coupon per company)

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REGISTER NOW

Registration Closes July 15, 2026

YOU AND YOUR GUEST MUST BE AT LEAST 21
YEARS OLD TO REGISTER.

Questions? Contact Leslie Harrison 847.483.6485 or leslie.harrison@nacmconnect.org

From Safe to Exposed: How AI is redrawing the map of work

Author

Date

Title

CRIB News

April 13, 2026

Collection

More than three years after the launch of ChatGPT, the impact of artificial intelligence (AI) on employment remains largely invisible in aggregate statistics. However, it is beginning to emerge on the fringes in certain segments of the labor market, particularly in entry-level roles within the most vulnerable sectors. By providing a unique mapping of the exposure to AI-driven automation of the tasks that make up different occupations, this joint study by Coface and the Observatory of Threatened and Emerging Jobs (OEM) highlights a shift in the frontier of automation.

With AI, it is now cognitive, complex and skilled tasks that are appearing increasingly at risk, posing a risk of upheaval in the structure of employment.

An innovative methodology for measuring the potential for automation of tasks and occupations

The aim of this study is to provide a detailed mapping of the areas where the spread of AI is most likely to transform work. This granular analysis reveals vulnerabilities that are still largely overlooked by aggregated statistics, as exposure varies significantly across tasks, occupations, sectors, countries and regions.

The methodology developed by the OEM addresses three limitations frequently observed in existing analyses: a lack of granularity in the analysis of occupations, low reproducibility of assessments based on expert judgements or evaluations produced by AI and the absence of a genuine forward-looking dimension regarding the various phases of AI development.

Each of the 923 professions analyzed is broken down into tasks, which are themselves subdivided into elementary actions described as triplets (verb, object, context). This breakdown allows for a more precise assessment of the degree to which each task is exposed to automation. The elementary actions are then scored using explicit and reproducible rules.

This method provides a concrete response to the three identified limitations. Firstly, it significantly

refines the analysis of occupations by distinguishing the rating by generic basic action, regardless of the occupation in question. Secondly, it improves the reproducibility of assessments through explicit and auditable rules. Finally, it introduces a genuine forward-looking dimension, enabling the exposure of tasks to be projected across several phases of AI development – five in the context of this study – rather than merely providing a snapshot at a single point in time.

Alongside the OEM, Coface has helped to expand this framework by developing a method for weighting tasks based on their importance and frequency, refining the forward-looking scenarios and scoring rules, and broadening the empirical scope of the analysis to nearly thirty countries.

This assessment of exposure to automation is deliberately rough and supply-side focused: it measures the technical exposure of tasks to automation, and thus in no way prejudices the volume of net job losses.

Indeed, by design, it does not take into account demand dynamics, the potential creation of new tasks, or the frictions that may slow down or limit the actual deployment of AI.

The study highlights a major break with previous waves of automation: AI does not represent a continuation of technologies such as robotics or software but shifts the focus towards cognitive tasks that are complex and non-repetitive. Its impact is profoundly varied: it is felt first at the task level, before having an uneven impact on occupations, occupational groups and, beyond that, on the sectors in which they are concentrated.

In the main scenario studied, concerning the deployment of agent-based AI, approximately one in eight occupations crosses the 30% threshold of automatable tasks, which the study identifies as a threshold for profound transformation of the profession, paving the way for potentially significant redeployment of staff, without necessarily signifying its disappearance.

The most exposed professions are concentrated in fields that are highly cognitive and information intensive: engineering, IT, administrative roles, finance, law, and certain creative and analytical professions.

Conversely, the least vulnerable occupations remain largely manual or involve human interactions that are difficult to standardize: manufacturing, construction, maintenance, transport, catering, cleaning, and certain care and support activities.

The study also measures the actual content of work at risk in each labor market examined by comparing the proportion of automatable tasks in each of the 923 occupations to its employment volume. By grouping them into eight broad categories, it identifies the occupational groups most at risk.

The main findings are clear: more than a quarter of the work content could be automated in the management and administration, creative professions, law and finance, as well as engineering and IT sectors. Conversely, face-to-face services and technical, craft and industrial production occupations remain below the 10% threshold. Jobs in care, education, sales and, more broadly, people-facing professions occupy an intermediate position: some of their tasks are at risk, but their human dimension continues to act as a protective factor.

Significant disparities between countries

The study highlights that countries' exposure to AI-driven automation varies significantly, ranging from around 12% of work content exposed to automation ((defined as the proportion of automatable tasks relative to total employment) in Turkey to nearly 20% in the United Kingdom. These differences are largely explained by the structure of the economies, which largely determines the structure of employment and, consequently, the proportion of tasks that can potentially be automated.

The wealthiest economies and those most oriented towards cognitive services thus appear to be the most exposed to automation. In addition to the UK, the Netherlands, Ireland and Luxembourg have a higher concentration of information-intensive occupations, whilst countries where employment remains more oriented towards trade, personal services, construction, transport or other more physically intensive activities show a more moderate exposure. The study identifies five groups of countries with similar profiles.

The potential effects of the roll-out of AI extend beyond the issue of employment alone. Because it targets skilled and well-paid occupations, the roll-out of AI

could ultimately disrupt economic and social balances.

By automating some of the tasks performed in the most skilled professions, it could notably shift a significant portion of the value added from labor to capital. For countries whose tax systems rely heavily on direct and/or indirect taxation of labor, this development would pose a dual budgetary challenge, reducing tax revenue (social security contributions, income tax, VAT, etc.) whilst at the same time increasing public expenditure (unemployment insurance, training).

The study also invites us to consider more broadly the value of education and the qualifications currently awarded at the end of various educational pathways. If some of the tasks for which long courses of study prepare become more easily automatable, the link between educational attainment, pay and job security could weaken. Without (yet) concluding that higher education is no longer necessary, these findings suggest that employers may place less emphasis on qualifications alone, and instead focus on skills that remain complementary to AI, such as judgement, adaptability or the ability to oversee its use.

Finally, the rise of AI could give rise to new geopolitical, logistical and operational vulnerabilities due to the concentration of its most critical assets (semiconductors, language models, data centers) amongst a limited number of companies and countries that control the technologies.

Conclusion: a transformation capable of reshaping work

Whilst the exact trajectory of these transformations remains uncertain, and whilst the transition from the technical exposure of tasks to their net effects on employment is by no means automatic, one point nevertheless stands out clearly:

AI is not being deployed on the fringes of work, but across a section of its cognitive, non-routine and skilled functions, long perceived as the most secure. Because these functions form part of occupations that play a major role in generating income, added value and tax revenue, it seems unlikely that such a transformation could take place without reshaping, to varying degrees, the nature of jobs and the balances that underpin them.



Grab a Cup & Join Us

The coffee is brewing, and the conversations continue!

We are elevating the experience with a diverse new lineup of facilitators, introducing a wide range of fresh topics throughout the year!

Coffee with Connect allows you to meet with other members and participate in collaborative, interactive discussions about subjects relevant to you as credit professionals.

Coffee with Connect is a benefit of your membership with NACM Connect and will take place on Zoom as a monthly virtual event.

Let's Connect in 2026!

Be sure to mark your calendars!

- July 7
- August 4
- September 8
- October 6
- November 3
- December 8

WISCONSIN SOCIAL EVENT

DAIRYLAND DELIGHTS MILWAUKEE FOOD TOUR

LOCATION:

Meet at 3rd Street Market Hall

TIME/DATE:

July 17, 2026 / 3:00 p.m. CT

COST:

\$30 per person (\$130 value)
One coupon per company

Limited to 14 attendees

You and your guests must be at least 21 years old to register.

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Questions? Contact Frank Schetski at frank.schetski@nacmconnect.org

2026 EVENT CALENDAR

JULY

06	CBF Exam Review Class	Download	Register
07	Coffee with Connect	Download	Register
08	Roundtable - Bedford Heights OH	Download	Register
13	CBA Exam Review Class	Download	Register
15	Credit 103 / ZOOM	Download	Register
16	Re-Connect Member Re-Orientation / ZOOM	Download	Register
17	Milwaukee Member Social Event	Download	Register
22	Skokie Member Social Event	Download	Register
23	Naperville Member Social Event	Download	Register
30	Roundtable - Livonia MI	Download	Register
31	Appleton Member Social Event	Download	Register

AUGUST

3	Business Credit Principles Class / ZOOM	Download	Register
4	Coffee with Connect	Download	Register
4	Credit Law Class / ZOOM	Download	Register
13	Financial Statement Analysis 1 Class / ZOOM	Download	Register
20	Indiana Best Practices Discussion / ZOOM	Download	Register
26	Regional Meeting – St. Louis MO	Download	Register

SEPTEMBER

08	Coffee with Connect	Download	Register
16	Credit 101 / ZOOM	Download	Register
30	Roundtable Discussion - Monroe MI	Download	Register

INDUSTRY CREDIT GROUPS

Great people, smart discussions, and excellent food! **The National Home Centers and National Consumer Products Credit Groups** recently met in Rosemont, IL.

The well-attended event featured top-tier educational sessions and plenty of networking. We wrapped up the experience with memorable dinners at Carmine's Italian Restaurant full of laughter and good company.

WHY JOIN AN INDUSTRY CREDIT GROUP?

Accurate Data: Get timely, verified account insights directly from active creditors

Critical Alerts: Receive instant notifications on bankruptcies, NSF checks, and other high-risk events

Monthly Reporting: Seamlessly share and access key account data with fellow members

Automated Platform: Securely submit and retrieve information with ease

Networking & Growth: Build relationships and gain up-to-date industry intelligence at group meetings

New England Best Practices Group was graciously hosted by our member **Elena Sullivan** at **Nova Biomedical**.

We all enjoyed a delicious lunch and opened our discussion with a great presentation about UCC Filings by **Alec Papesch** - *Director of Strategic Partnerships at NCS Credit*. His presentation prompted a very interesting discussion and provided all with thought provoking information.



The National Cement Credit Association convened in St. Louis during Credit Congress, bringing together industry professionals to connect, share insights, and discuss key developments affecting the cement and credit sectors. The meeting provided an opportunity for members to network, review current trends, and collaborate on best practices to strengthen financial management and credit operations within the industry, and attendees also enjoyed dining together at a lovely restaurant, adding a memorable social experience to the event.



**Call Themis to learn more and
join a group: 847.483.6428**

INDUSTRY CREDIT GROUPS

NACM Connect - Illinois/Wisconsin Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
July 7	Electrical Distributors Credit Group	Zoom
July 8	Northern Illinois Heating Wholesalers Credit Group	Parker's Restaurant, Downers Grove, IL
July 21	Metal Distributors Credit Group	Zoom
July 22	Institutional	Zoom
August 11	Electrical Distributors Credit Group	Zoom
August 12	Northern Illinois Heating Wholesalers Credit Group	Greek Islands, Lombard, IL
August 12	Floor Covering & Wall Tile Credit Group	Conference Call
August 18	Metal Distributors Credit Group	Ditka's, Oakbrook, IL
August 26	International Credit Professionals	NACM Connect, Hoffman Estates, IL

NACM Connect - Missouri/Kansas Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
July 8	Gateway Electric Credit Group	Bartolino's, St Louis, MO
July 9	KC Building Credit Group	YaYa's, Overland Park, KS
July 10	Refrigeration Warm Cool Air Credit Group	Bartolino's, St Louis, MO
July 16	KC Electrical Distributors Credit Group	Zoom
August 12	Gateway Electric Credit Group	Bartolino's, St Louis, MO
August 13	KC Building Credit Group	Iron Horse Grill, Lee's Summit, MO
August 14	Ref. Warm/Cool Air Credit Group	Bartolino's, St Louis, MO
August 20	KC Electrical Distributors Credit Group	Zoom

NACM Connect - Pennsylvania Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
July 16	Food Group	Zoom
July 16	Electrical Suppliers	Zoom
July 17	Central PA Building Trades	Zoom
August 13	Central PA Builders	Marzoni's, Altoona, PA
August 20	Food Group	Zoom
August 20	Electrical Suppliers Credit Group	Zoom

NACM Connect - Indiana/Michigan/Ohio Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
July 8	West Michigan Heating Wholesalers Credit Group	Zoom
July 8	Cincinnati Plumbing, Heating & AC Credit Group	Zoom
July 9	Indiana Wholesale Floor Covering	CONFERENCE CALL
July 9	Lumber and Building Credit Group	CONFERENCE CALL
July 14	Grand Rapids Electric/Industrial Credit Group	Brann's Steakhouse/Wyoming, MI
July 14	Fort Wayne Building Materials	CONFERENCE CALL
July 15	Auto Credit Group	CONFERENCE CALL
July 15	Indianapolis Building Trade Suppliers	CONFERENCE CALL
July 15	Dayton Plumbing, Heating & AC Credit Group	Zoom
July 15	Great Lakes Plumbing, Heating & AC Credit Group	Zoom
July 16	Columbus Plumbing, Heating & AC Credit Group	Zoom
July 16	Michigan Electric Credit Group	Antonio's/Canton MI
July 16	Cincinnati Dayton Whsle Electric Credit Group	Rusty Bucket Restaurant & Tavern, Mason, OH
July 21	Indiana Electrical Suppliers	CONFERENCE CALL
June 21	Columbus Electrical Supplier Credit Group	Zoom
July 21	Metal Service Center Credit Group	Zoom
July 22	Plumbing & Heating Wholesalers	Ferguson Enterprises-Conference Room / Indianapolis IN
July 22	Cincinnati Construction Suppliers Credit Group	Barleycorn's, Cold Spring, KY
July 22	Cleveland/Akron/Canton Food Suppliers Credit Group	Mavis Winkle's Irish Pub / Twinsburg, OH
August 11	Fort Wayne Building Materials	CONFERENCE CALL
August 11	Grand Rapids Electric/Industrial Credit Group	Zoom
August 12	West Michigan Heating Wholesalers Credit Group	Zoom
August 12	Cincinnati Plumbing, Heating & AC Credit Group	Zoom
August 13	Michiana Credit Association	Ruhe 152, Nappanee, IN
August 17	Auto Credit Group	Conference Call
August 18	Indiana Electrical Suppliers	CONFERENCE CALL
August 19	Indianapolis Building Trade Suppliers	CONFERENCE CALL
August 18	Columbus Electrical Supplier Credit Group	Zoom
August 19	Metal Service Center Credit Group	Antonio's/Canton MI
August 19	Dayton Plumbing, Heating & AC Credit Group	Zoom
August 19	Great Lakes Plumbing, Heating & AC Credit Group	Zoom
August 20	Columbus Plumbing, Heating & AC Credit Group	Zoom
August 20	Michigan Electric Credit Group	Mojave Cantina/Clawson MI
August 20	Cincinnati Dayton Whsle Electric Credit Group	Rusty Bucket Restaurant & Tavern, Mason, OH
August 26	Plumbing & Heating Wholesalers	Ferguson Enterprises-Conference Room / Indianapolis IN
August 26	Cleveland/Akron/Canton Food Suppliers Credit Group	Mavis Winkle's Irish Pub / Twinsburg, OH
August 26	Cincinnati Construction Suppliers Credit Group	Rusty Bucket Restaurant & Tavern, Mason, OH

NACM Connect - Nebraska Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
July 14	Nebraska Builders Credit Group	Nebco, Lincoln, NE
August 11	Nebraska Builders Credit Group	Zoom

NACM Connect - National Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
July 13	National Horticultural Credit Group	Hyatt Regency, Columbus, OH
July 15-16	National Water Products Credit Group	Marriott University Park, Salt Lake City, UT
July 16-17	National Proteins	Sheraton Grand Downtown, Nashville, TN
July 21-23	National Home Healthcare, Nursing Home & Foodservice	Hilton Garden Inn, Indianapolis, IN
July 23	National Tool & Accessories	NACM Connect & Teams
August 7	National Circuit Board Suppliers	Zoom
August 10-11	National Flat Rolled Steel Group	Dearborn Inn, Dearborn, MI
August 13	National Christian Suppliers	Hotel Indigo, Nashville, TN
August 18	National Metal Raw Materials	Doubletree, Milwaukee, WI
August 18-19	National Home Centers	Doubletree City Center, Charlotte, NC
August 20	National Consumer Products Credit Group	Doubletree City Center, Charlotte, NC
August 21-22	Law Firm Forum	Barnes & Thornburg, Chicago, IL

NACM Connect - New York Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
July 8	Rochester Plumbing/HVAC	CONFERENCE CALL
July 16	Rochester Building	Sakura, Rochester, NY
July 21	CNY Building	CONFERENCE CALL
August 11	WNY Food	Eagle House, Buffalo, NY
August 12	Rochester Plumbing/HVAC	CONFERENCE CALL
August 14	Buffalo Building/Construction	Eagle House, Buffalo, NY
August 18	CNY Building	CONFERENCE CALL
August 20	Rochester Building	Sakura, Rochester, NY
August 25	Buffalo Plumbing/Electric	Eagle House, Buffalo, NY

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