

CREDIT Connections

A Member newsletter for NACM Connect Credit Professionals





One Platform. Full Order-to-Cash.

A unified platform that arms Credit and AR teams with the tools necessary to align, manage risk, and grow cash flow.

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SEPTEMBER OCTOBER

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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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*Limited time offer. Free fraud report available to the first 50 respondents.

WORKING WITH SALES TO GET TO KNOW YOUR CUSTOMERS

Lucy Hubbard
Editorial Associate, Business Credit Magazine

In credit management, the only way to fully understand the risk posed by a customer is to get to know them and their business. From learning their payment habits to the trends in their unique industry, there is a lot of value in knowing who you're working with.

Yes, but: Knowing your customer is not only for the credit department. The task of learning your customers' patterns and operations is shared between the credit and sales teams. As both departments interact with the customer in different ways and interact with distinct parts of their business, each has a unique understanding of the customer.

"While the credit department analyzes the financial information and the payment history, the sales team sees what's happening with the customer in real time," said Brittany Acone, CBA, CICP, credit manager for Seaboard International

customer hasn't paid them or that ownership is changing. Those conversations may seem casual, but they can provide valuable insight into what's coming."

Credit's work is only one segment of a larger. Credit teams need to view the sales team's oft-stronger relationship as an advantage. By having a salesperson visiting customers operate as the credit department's eyes and ears, credit can build a deeper understanding of a customer's wellbeing that incorporates hard and soft data. "If I notice that there's an issue on the payment side, then I am going to ask our salesperson to go out and visit the customer and get the lay of the land," Juarez said. "If all the same employees are still working there and everything seems to be about the same, maybe there is less of a cause for concern. At times, customers who are struggling will even dodge salespeople asking to visit, so we can learn a lot by working together."



Forest Products (Nashua, NH). "The financial statements that we're reviewing tell us what has happened, but the sales team often tells us what's happening right now. It's a combination of quantitative analysis from the credit department and the qualitative insights from the sales team, which leads to smarter credit decisions and stronger risk management."

Each team works with a customer differently and sees a different side of the business as a result. "Sales builds relationships that go beyond invoices," said Angie Juarez, CBA, credit manager for CC Wholesale Distributors (Dallas, TX). "Customers often feel comfortable sharing what's happening in their business with their salesperson before they ever mention it to someone in credit. Sales may hear that a major project was canceled, that they're waiting on funding, that a key

With salespeople out in the field, it is important that credit managers impart on them what subtle signs can point towards a business in decline. "With newer salespeople, I've been trying to drive home the importance of paying close attention to what they're seeing when visiting a customer," said Acone. "If the inventory in a customer's warehouse is dusty, that might mean it's been sitting there for a while. It could mean they're not turning their inventory and be a sign of a downturn."

The bottom line: Knowing your customer is not only a credit-driven mission, but a shared responsibility between credit and sales. The combined forces of both departments aim to find a balance between protecting their company from risk and enabling sales, and the more information that can be gathered, the easier that task will be.

READING *the Economic Signals:*

WHAT CREDIT PROFESSIONALS NEED TO KNOW NOW

If you've been working in credit long enough, you may have experienced multiple economic shifts—whether that be deep recession, rapid expansion or everything in between. As credit professionals, you may have noticed how the economy can drive or hinder business growth and performance.

With business bankruptcies up 22% year-over-year, inflation climbing and long-term interest rates moving in the opposite direction of Fed cuts, credit professionals need a clear-eyed picture of where the economy stands and where it may be heading.

Recent challenges facing U.S. businesses

What started as an administrative tool to research customers and draft letters has evolved into a means in May, economists saw signs of a slowing economy and expected that trend to continue in the coming year primarily due to heightened inflation and the global energy supply crisis spurred by the U.S.-Iran conflict. "My best summary of the economy is that it is fragile," said NACM Economist Amy Crews Cutts, Ph.D., CBE® during a Credit Congress session, An Economic Update: A Look at the Coming Year. "We're on the knife edge in a lot of situations where if conditions are right, we can avoid recession at least for the overall economy but if conditions worsen, we may very well experience one. Some segments of the economy may already be in recession based on the industry type."

During the session, Cutts emphasized the increased demand for AI data centers weighing on consumers and businesses. "Material suppliers are hitting physical limits, slowing construction of said data centers," said Cutts. "As power demand exceeds or closely approaches the available supply, power grids have become highly unstable. Additionally, rates have increased as electric utilities pass on the costs of infrastructure and generation investment to meet the huge new demand for power. Because of this, consumers have started to push back on data center development."

All signs point to a mixed but improving picture

Being specific and providing information in your prompts will help you get exactly what you want. Despite these challenges, conditions have improved slightly with the consumer price index falling a seasonally adjusted 0.4% in June, bringing the annual inflation down to 3.5%, per the [U.S. Bureau of Labor Statistics](#). The economic news release showed that food prices rose 3% over the year ended June 2026, food at home prices rose 2.7% and food away from home prices rose 3.4%. "Energy prices were up 15.7% over the year, with gasoline prices up 26.7% and electricity prices up 4%. Natural gas (piped) prices were up 3% over the year," reads the report.

Furthermore, NACM's seasonally adjusted combined [Credit Managers' Index \(CMI\)](#) for June 2026 deteriorated 1.5 points to 53.5—a survey that reflects business conditions for the month just completed. "The CMI has deteriorated for three consecutive months but remains in expansion," said Cutts. "The index has been in a range of 53-55 for almost two years with no discernable trend and respondents are noting the building stress in their receivable portfolios, with many mentioning higher shipping charges specifically tied to higher fuel costs."

Credit professionals are trained to be ahead of the curve. Right now, the curve is bending in a direction that warrants caution and preparation. Understanding the macroeconomic forces at play isn't just useful context; it's a risk management tool.

To read the full CMI report, click [here](#), and to participate in our upcoming survey, sign up [here](#).

.....
Jamilex Gotay
Senior Editorial Associate
Business Credit Magazine



The CREDIT RACES!

2026 Fall Credit Conferences



CHICAGO

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



COLUMBUS

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

REGISTER NOW

Consumer Credit Stress Becomes a B2B Risk Signal

In a prolonged consumer-credit stress cycle, strong order-to-cash practices become both a loss-prevention tool and a customer-retention capability.

TCLM Trade Credit & Liquidity Management article from a Press Release dated August 14, 2026, Phoenix, Arizona

U.S. credit-card stress remains persistently elevated, not merely episodically higher. In Q2 2026, 6.97% of credit-card balances flowed into the 90-plus-day delinquency, which is above the roughly 6.75% level at the start of the Great Recession. At the same time, annual bankruptcy filings rose 12.2% to 608,511, while total credit-card balances reached \$1.263 trillion

For small businesses, the significance is straightforward: a financially stretched customer has less discretionary capacity, greater price sensitivity, and a higher likelihood of delaying payment, even for essential purchases. For vendors selling to small businesses, household credit conditions can also matter indirectly: many owner-operators rely on personal credit cards, personal guarantees, or intertwined household and business cash flow to bridge working-capital gaps.

“Ten consecutive quarters above the level recorded when the Great Recession began is a meaningful measure of how persistent credit-card stress has become,” said Casey Yontz, JD, bankruptcy attorney and founder of USBankruptcyHelp.com. “It does not mean conditions today are as severe as they became during the financial crisis, but this is no longer a one-quarter or two-quarter increase. The elevated level has persisted for two and a half years.”

SMB Implications

The data does not establish that the economy is entering a repeat of the Great Recession. The current serious-delinquency flow remains materially below its Q4 2009 peak of approximately 10.96%, and it has been broadly stable rather than accelerating over the past year. But persistence is the concern: elevated delinquency has now lasted roughly two and a half years, while bankruptcy filings have climbed in every quarterly reporting period since 2022.

For a small business, that environment can translate into:

- Tighter personal and business borrowing capacity, even as aggregate card limits continue to rise.
- More volatile cash flow as owners use revolving credit to cover operating expenses.
- Reduced ability to absorb unexpected costs, late-paying customers, seasonal slowdowns, or inventory shocks.
- A greater tendency to defer software renewals,

equipment upgrades, professional services, and nonessential purchases.

- Higher vulnerability where the owner’s personal finances serve as the business’s informal liquidity backstop.

Implications for Vendors

Vendors should view this less as a blanket warning to restrict credit and more as a reason to improve segmentation, monitoring, and early intervention. The relevant operational risk is not simply a customer’s current payment status; it is the speed with which a previously reliable buyer can move from short-term strain to persistent delinquency.

The important distinction in the release is between

Vendor Concern	Practical Response
Customers request longer terms	Tie extensions to refreshed credit review, documented payment history, and a defined credit limit
Rising past-due receivables	Separate first-time late payers from repeat slow-pay accounts; prioritize early outreach before balances age
Exposure to owner-dependent firms	Evaluate the company’s payment behavior, industry pressure, concentration risk, and, where appropriate, guarantor strength
Customers preserve liquidity by delaying suppliers	Offer structured options—such as partial payments, shorter installment arrangements, ACH enrollment, or deposits—rather than allowing informal term creep
Sales pressure to retain accounts	Establish a clear escalation path so sales, credit, collections, and customer-success teams act on the same risk signals

a **stock** measure—12.92% of outstanding card balances classified as 90+ days delinquent—and the 6.97% **flow** measure of balances newly entering serious delinquency. These are different indicators; neither should be read as an immediate measure of business default risk. Still, together with the rise in bankruptcies, they point to sustained pressure on a meaningful share of households and owner-managed businesses.

For finance leaders, the response should be disciplined rather than reactive: tighten exception governance, monitor payment-pattern changes earlier, protect high-risk receivables, and give viable small-business customers clear ways to remain current. In a prolonged consumer-credit stress cycle, strong order-to-cash practices become both a loss-prevention tool and a customer-retention capability.



Credit 101 Class
Credit 102 Class
Credit 103 Class

Sign up today!



It's Time

Need a reminder to take the next step in your credit career? The NACM Connect Institute of Credit helps credit professionals grow their knowledge, strengthen their skills, and advance their careers through quality education and comprehensive training programs. Start moving forward, one task at a time.

For more information,
contact Marissa Jaskae
at 847-483-6459 or Email:
marissa.jaskae@nacmconnect.org

Time To Move Your Credit Career Forward.



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Zoom Classroom Questions?
Contact Marissa Jaskae at
847.483.6459 or
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MEMBER \$ 230 PER CLASS	NON-MEMBER \$ 460 PER CLASS
--	--

Two coupons are valid per person



Credit 101, Credit 102, and Credit 103 are interactive and invite the class to give real world examples of the credit department environment. In each class, NACM Connect provides a textbook for each student to take back to the office and use as a reference guide.

The intention of these courses is to teach students about credit and prepare them for the workplace. These classes also set the stage for continuing education in future seminars and Institute of Credit classes, in which students prepare to earn their professional designations.

JANUARY 13
MAY 12
AUGUST 11

FEBRUARY 10
JUNE 9
SEPTEMBER 22

APRIL 14
JULY 14
NOVEMBER 17

Credit 101 is a basic-level orientation program that introduces newcomers to the multifaceted field of credit management. This session examines the credit function, the procedures and tasks performed in a typical credit department and how those procedures impact an entire organization.

CURRICULUM

- The credit department function
- Credit investigation
- Credit policy
- The legal forms of business
- Basic bankruptcy
- Sales/credit relationship
- NACM Connect Education and the Institute of Credit

Credit 102 is an intermediate-level program designed for inquisitive credit personnel who wish to exceed the basics of credit management. This professional educational program examines the underlying knowledge required to successfully function and advance in today's ever-changing credit department.

CURRICULUM

- Legal issues and out-of-court settlements
- Negotiable instruments
- Bankruptcy
- Financial statements
- NACM Education and what it can do for you

Credit 103 is designed for mid-level credit professionals who would like to learn where they fit into the corporate structure and give them tools, which are not widely talked about and creating a positive impact on the mission of their credit department. This course will include scenarios that will teach students ways to use the tools presented in the class.

CURRICULUM

- The role of the credit department within an organization
- An ethical look at the credit department
- Choosing professional vendors
- Putting the pieces together, how to use the tools
- The importance of education and obtaining your certification

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

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.

Please Note: Payment must be received one week prior to class date
"No Shows" will be responsible for full amount
Classes subject to cancellation based on enrollment
0.6 CEUs available

Cancellation Policy: Cancellations must be received in writing (via fax, email or mail) no later than one week prior to the class date to qualify for a full refund. Cancellations received later than one week prior to the class date do not qualify for a refund of registration fees. Sorry, phone cancellations cannot be honored. A 20% surcharge applies to late registrations and rebooking. If you have any questions, email info@nacmconnect.org.

GET IN TOUCH | Marissa Jaskae

P : 847.483.6459

E : marissa.jaskae@nacmconnect.org

2500 West Higgins Rd. | Ste 780
Hoffman Estates, IL 60169

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 Marissa Jaskae at 847.483.6459 or marissa.jaskae@nacmconnect.org

2027 WINTER

Register online at nacmconnect.org



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Questions?

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CBA

Basic Financial Accounting

Instructor: TBD

TBD (10 weeks) Classes Begin In January

CCRA

Financial Statement Analysis II

Instructor: Curtis Litchfield, CCE

TBD (10 weeks) Classes Begin In January

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.**

TEXTBOOK FEE

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nacmconnect.org

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 Marissa Jaskae, marissa.jaskae@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, September 11, 2026

Monday, November 2, 2026

Friday, January 8, 2027

Monday, March 1, 2027

Friday, April 16, 2027

Sunday, June 13, 2027
(Credit Congress in Las Vegas, NV)

WELCOME!

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Regina Stuart
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Elizabeth King
Moody Publishers.

Andrea Hawkins
Notions Marketing Corp.

Melissa Milteer
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New Members

As students prepare to return to the classroom for the 2026-2027 school year, NACM Connect once again demonstrated its commitment to education and community service by participating in Schaumburg Township's annual Pack the Bus school supply drive benefiting students throughout School District 54.

Led by Bob Rabe, Education Manager for NACM Connect and the Institute of Credit (IOC), the initiative supported a cause that is especially close to his heart. With a background in education, Rabe understands the importance of ensuring every student has the tools necessary to succeed. He recognizes that access to basic school supplies can have a significant impact on a student's confidence, readiness, and ability

NACM Connect Helps Local Students Start the School Year Strong Through Pack the Bus Drive

as employees rallied together to support local students and families. The drive served not only as an opportunity to collect supplies, but also as a reminder of the positive impact businesses can have when they invest in the communities they serve. Through their collective efforts, employees demonstrated a shared commitment to helping

young learners begin the school year on the right foot. Throughout the month-long collection effort, NACM Connect employees enthusiastically donated and organized a wide

port students preparing for the new school year.

By the end of the drive, employees had collected enough supplies to completely fill the trunk and cargo area of Bob Rabe's SUV. Staff carefully sorted, packed, and delivered the donations in support of Schaumburg Township's August 1 Pack the Bus event. The overflowing vehicle served as a visible reminder of the generosity and teamwork displayed by NACM Connect employees.

For many families, back-to-school shopping has become increasingly expensive. School supply drives help ease the financial burden on parents while ensuring students arrive on the first day of school prepared and confident. These donations also support teachers, many of whom

excitement of starting a new school year with fresh notebooks, new pencils, and a backpack ready to be filled with possibilities. Those simple items can make a tremendous difference in a child's confidence and readiness to learn. By helping provide these essentials, NACM Connect helped create positive first-day experiences for students across the community and reinforced the message that their success matters.

Supporting Pack the Bus is just one of many charitable initiatives NACM Connect participates in each year. The organization is proud to invest in the communities where its members live and work, and employees consistently step forward to support causes that make a meaningful local impact. Whether through educational programs, volunteer efforts, or charitable partnerships, NACM Connect remains dedicated to making a difference beyond the workplace.

The success of this year's drive highlights the power of community collaboration. When organizations, employees, educators, and community members work together toward a common goal, the results can have a lasting impact on local families. Every donated notebook, backpack, and box of crayons represents more than a school supply; it represents an investment in a student's future and a community's commitment to helping its children succeed.

NACM Connect extends its sincere thanks to everyone who contributed to this year's effort. Together, employees helped ensure local students begin the school year equipped with the supplies they need to learn, grow, and succeed. Community members interested in future charitable initiatives are encouraged to join NACM Connect in supporting programs that strengthen education and create opportunities for children and families throughout the region. Through continued involvement and community partnership, NACM Connect looks forward to helping create brighter futures for students for years to come.

Gregory Paus
Marketing Manager,
NACM Connect

to fully engage in the learning experience. His passion for helping students aligns closely with NACM Connect's mission of supporting education, professional development, and community engagement.

Rabe's enthusiasm for the project helped encourage participation across the organization,

variety of supplies requested by District 54. Contributions included backpacks, spiral notebooks, pocket folders, markers, crayons, glue sticks, highlighters, colored pencils, scissors, index cards, gym shoes, pencil pouches, and many other classroom essentials. Collection areas throughout the office steadily filled as employees continued adding items to sup-

spend their own money to provide additional classroom materials throughout the year. By helping offset some of these costs, community-driven initiatives like Pack the Bus create benefits that extend far beyond the first day of school.

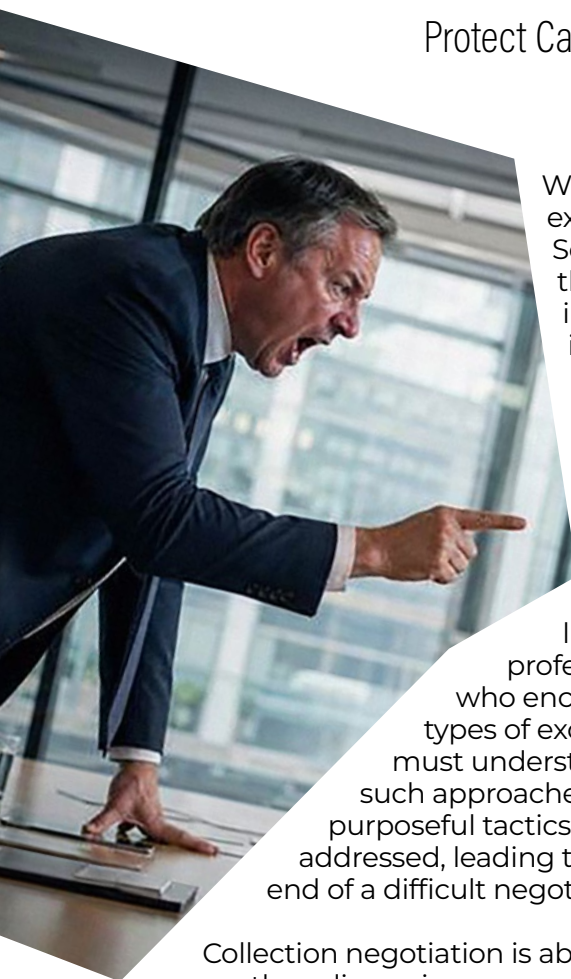
Most people remember the



DON'T BE A VICTIM OF AGGRESSIVE OR DECEPTIVE NEGOTIATION TACTICS

Protect Cash Flow by Being Prepared and Focused on Facts, Not Pressure

by Robert Shultz | TCLM
Trade Credit & Liquidity Management
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We have all experienced it. Someone who thinks they can intimidate you into a decision by speaking loudly, being aggressively insistent, trying to deceive you, or by bullying their way to the finish

line. Collections professionals who encounter these types of exchanges must understand that such approaches are often purposeful tactics that can be addressed, leading to a successful end of a difficult negotiation.

Collection negotiation is about much more than discussing payment terms. Every conversation is an exercise in communication, psychology, and relationship management. While most customers negotiate in good faith, collectors may encounter individuals who intentionally or unintentionally use aggressive tactics, or even mistruths designed to manipulate the discussion, delay payment, or pressure the collector into making unnecessary concessions.

In these situations, there are ways that you can improve your chances of reaching an acceptable agreement that protects both the customer relationship and your company's financial interests. It starts by early recognition of this type of behavior. Then, remain calm, maintain a laser focus on objective facts, and avoid emotional reactions.

1. Don't Allow the Environment to Control the Negotiation

Negotiation pressure isn't always created through words. Productive negotiations require an environment where both parties can communicate clearly and thoughtfully.

Sometimes the environment itself becomes part of the strategy. Don't let a poor meeting location compromise the discussion. Avoid such tactics as unrealistic meeting schedules, loud surroundings, excessive interruptions, or intimidating seating arrangements, such as your counterpart sitting back lit by the glare of a window, making it difficult to see facial expressions. These can all increase your stress level and reduce thoughtful decision-making. If you find yourself in a compromising situation, request a more appropriate meeting time or setting.

2. Learn to Recognize Insincere Claims and Deceptive Tactics

Excessive flattery or unrealistic promises. A customer may suddenly describe your company as their highest priority, make bold commitments about future business, or compliment your organization in ways that seem inconsistent with past behavior. This may sound encouraging, but comments like these should never replace your objective analysis. Words alone do not change credit risk or payment history.

Quickly identify delaying and evasive tactics. Delays can be a strategy to get you to agree to concessions. You may hear that additional approvals are required. When you are seemingly close to an agreement, your counterpart may set new conditions or terms required for an agreement. They may say that you will have to take it or leave it.

That is when you should ask probing questions to uncover the customer's underlying motives and interests. If the claim is that someone else must approve, then insist that you go to that person directly. Explain to your counterpart that there are consequences of failing to reach an agreement. How it will affect their company, or even the prospects of the person you are negotiating with. As a last resort, establish interim agreements with firm deadlines.

Claims by your counterpart that they have full authority to finalize an agreement. As a rule of thumb, always engage in serious negotiations with a known decision maker who has the authority to

honor an agreement, not someone who in reality will actually require additional approvals.

Professional skepticism is not distrust; it is simply good business practice. When you have doubts, take the following steps:

- Verify who has decision-making authority
- Treat tentative agreements as drafts until formally approved
- Establish clear deadlines for additional review or approval
- Always confirm important commitments in writing

Be prepared to react to post-agreement surprises. You may find that critical information or issues suddenly emerge after both parties believe they have reached an agreement based on what was purported to be factual. It could be previously undisclosed financial problems, additional internal approval requirements, or just plain deception to get the deal done.

As hard as it may be, avoid reacting emotionally. Acknowledge the new information and explain that honesty and transparency are necessary to conclude a successful negotiation. Verify the facts to determine how the new information changes the proposed agreement. If changes to the agreement are needed to address these new insights, reopen the discussion, and explore alternative trade-offs to avoid an unnecessary impasse.

3. Don't Be Intimidated by Aggressive Negotiation Tactics

See unreasonable pressure for what it is: a tactic. You may encounter someone who attempts to gain leverage through pressure rather than logic or by presenting reasonable alternatives. Look out for tactics such as:

- A series of unreasonable demands.
- Good cop/bad cop approaches.
- Bringing additional participants into the meeting in an attempt to overpower or intimidate you.
- Applying pressure for an immediate decision.
- Intimidating body language or verbal aggression

There are effective ways you can deal with these tactics. Be consistent in your approach. Avoid becoming defensive or argumentative.

Instead, calmly bring the tactic into the open, redirect the discussion to objective facts, and remind everyone of the original purpose of the negotiation. If emotions begin to escalate, suggest a brief break. Returning with a clear focus on facts and mutually beneficial solutions often restores a productive discussion.

4. Evaluate Threats Objectively

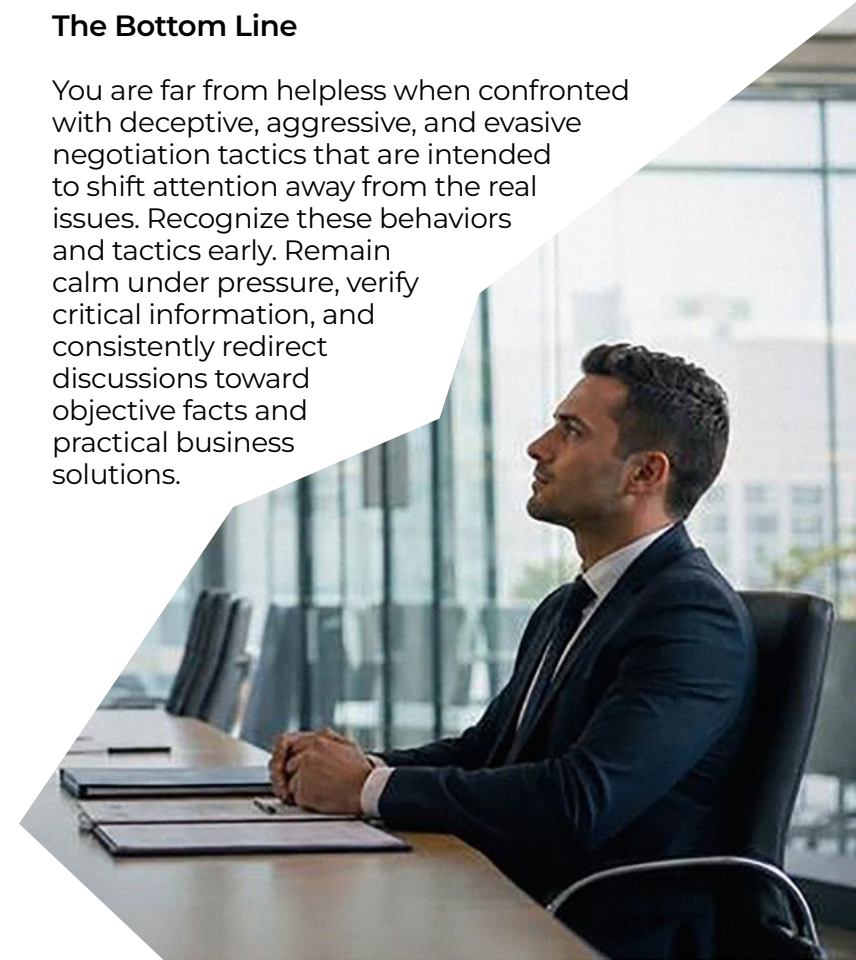
Threats are another common pressure tactic. A customer may threaten litigation, say they will take their business elsewhere, or suggest they will go over your head and contact one of your senior executives. You will need to parry the threat and redirect the discussion back to the facts at hand.

Preparation is your best defense. Have documented facts, and understand your company's policies. Anticipate possible threats and be prepared with alternative responses. Being prepared will help you to neutralize threats before they gain momentum.

- Before reacting, evaluate the credibility of the threat by asking yourself:
- Is the threat realistic?
- Does the customer have a history of following through?
- What are the actual business implications?

The Bottom Line

You are far from helpless when confronted with deceptive, aggressive, and evasive negotiation tactics that are intended to shift attention away from the real issues. Recognize these behaviors and tactics early. Remain calm under pressure, verify critical information, and consistently redirect discussions toward objective facts and practical business solutions.





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Questions? Please contact Keith Plotz at 847-483-6420 OR
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Illinois CONSTRUCTION STUFF AND STUFF

by Norm Cowie

I gotta admit it. I'm not ready for AI.

Yeah, I know. Some credit professionals use it, for statements, collections, maybe credit approval, and they love it because it saves so much time.

And I would love to save time. I can barely keep up with my stuff now, but still for us older dudes, it's too techy.

Like would I trust AI to make credit decisions?

No, I really don't, but maybe that's my own insecurity. I don't get burned by fraud, mostly due to what I call my 'spidey senses.' When I review an application, I have successfully caught every fraudulent application ... so far. Never been burned ... yet.

I attribute it to my spidey thingamajig, because when I look at an application, things stand out, though to be honest, I suspect AI might be able to find it, too, because things stand out for me that my subconscious catches first, like weird email addresses, and then my consciousness catches up when the spidey senses poke my alleged brain and say, 'Hey dude, there's something weird here.'

Then I look at it more carefully and find the incongruities.

But to be honest, a weird email is probably exactly the thing an AI would notice, and probably a lot quicker than I would.

But one of the reasons I trust myself over AI, other than my historical and sometimes hysterical success, is because I do see some AI sometimes, for example, when I pull a trade report. The trade reports themselves often assign a risk, and sometimes even a suggested approval limit.

However, when I look at the reports, I don't see where the AI came up with the information to support their suggested limit. Sometimes their suggested limit is far higher than the total of the trade references. Why would they do that?

And I also question if their reports have enough raw data. I utilize sources that are not as available to the credit reporting agencies. For example: I have all of the trade information from the members of my credit group. The only ones the reporting agencies have are for those who contribute their data. I personally contribute to NACM, but not the other reporting agencies. I also have multiple credit reporting agencies I can pull reports from. So something on one report may not be on another, but I can pull both.

But if we had some kind of AI program, maybe it could pull all of the reports and combine them. Maybe it could even discern there is a

guaranty and pull the applicable personal credit report. I wonder if AI might be able to access all of the county recorder sites and track suits and mechanics liens.

If AI could do all of this, I don't know, maybe I would have to change my mind.

This is coming up because I have been sort of checking out AI because of my hobby of writing. I recently have written a collection of short stories, and am trying to find a publisher for it. To do that, I have been going to magazines and trying to get them to accept some of the short stories for their magazines. So far, I have gotten ten of the short stories accepted. Woo!

Anyway, one of the things I have learned is some people are trying to submit books and stories that were actually written by AI, and the publishers are going, "No way! No freaking AI stuff! It must be human written!"

To make sure submissions are not AI, the publishers actually use AI Detectors, which are themselves AI! So in essence, the bots are ratting on themselves.

One magazine actually recommended an AI site where you could enter your manuscript and it would within minutes read an entire book, and then it would print up a summation of the book, evaluate its uniqueness, originality, strengths and then... get this ... it would give suggestions it thought would improve the prose.

Did I say, within minutes?

And it was freaky. It actually figured out I was from the Midwest just on my writing.

So anyway, this little splash into the world of AI taught me that AI is more than I thought. Maybe it could make credit decisions. Maybe it would, gasp, be better than I am at catching

NORM COWIE



fraud ... though, I don't know if you can be better than my perfect score in not being burnt yet.

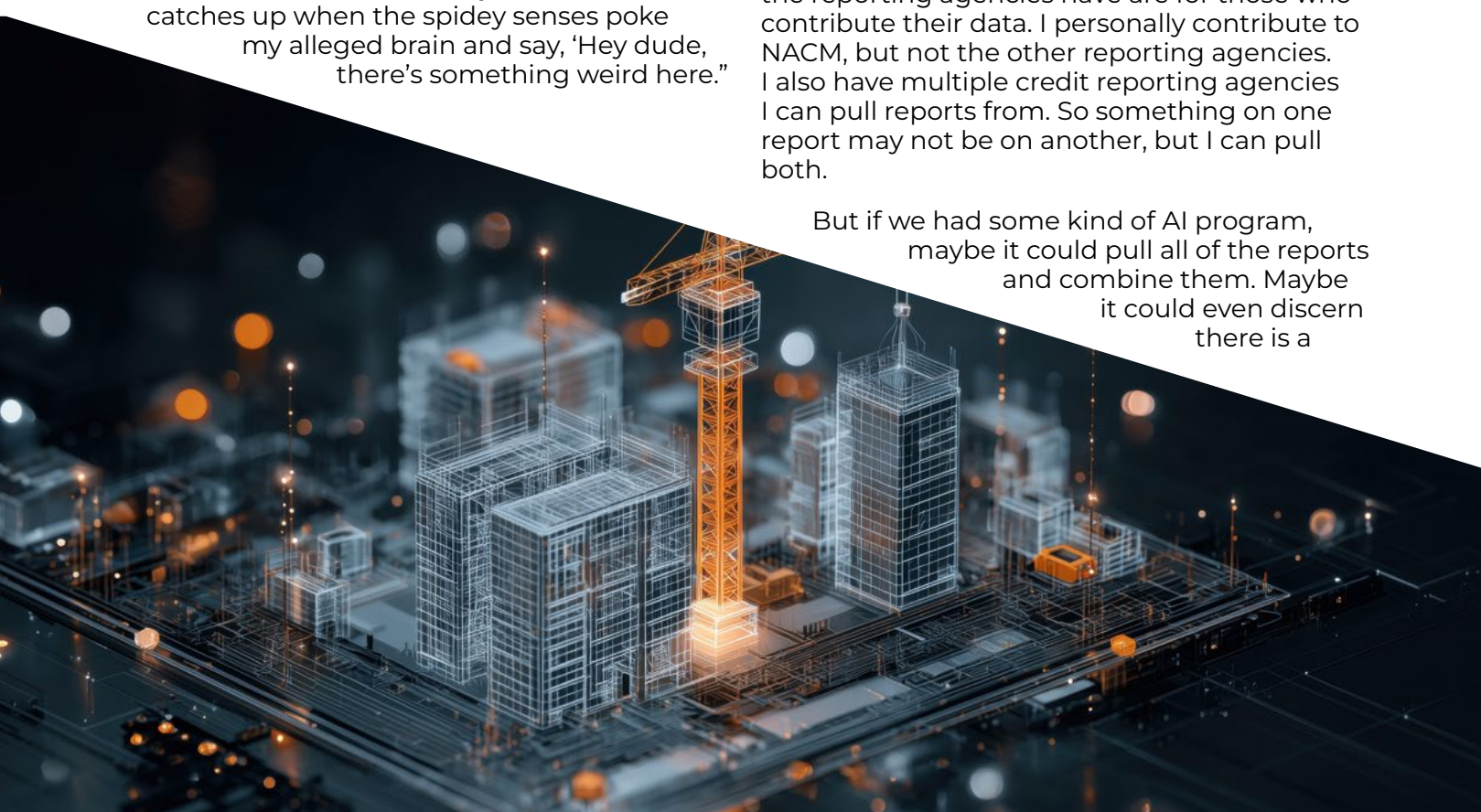
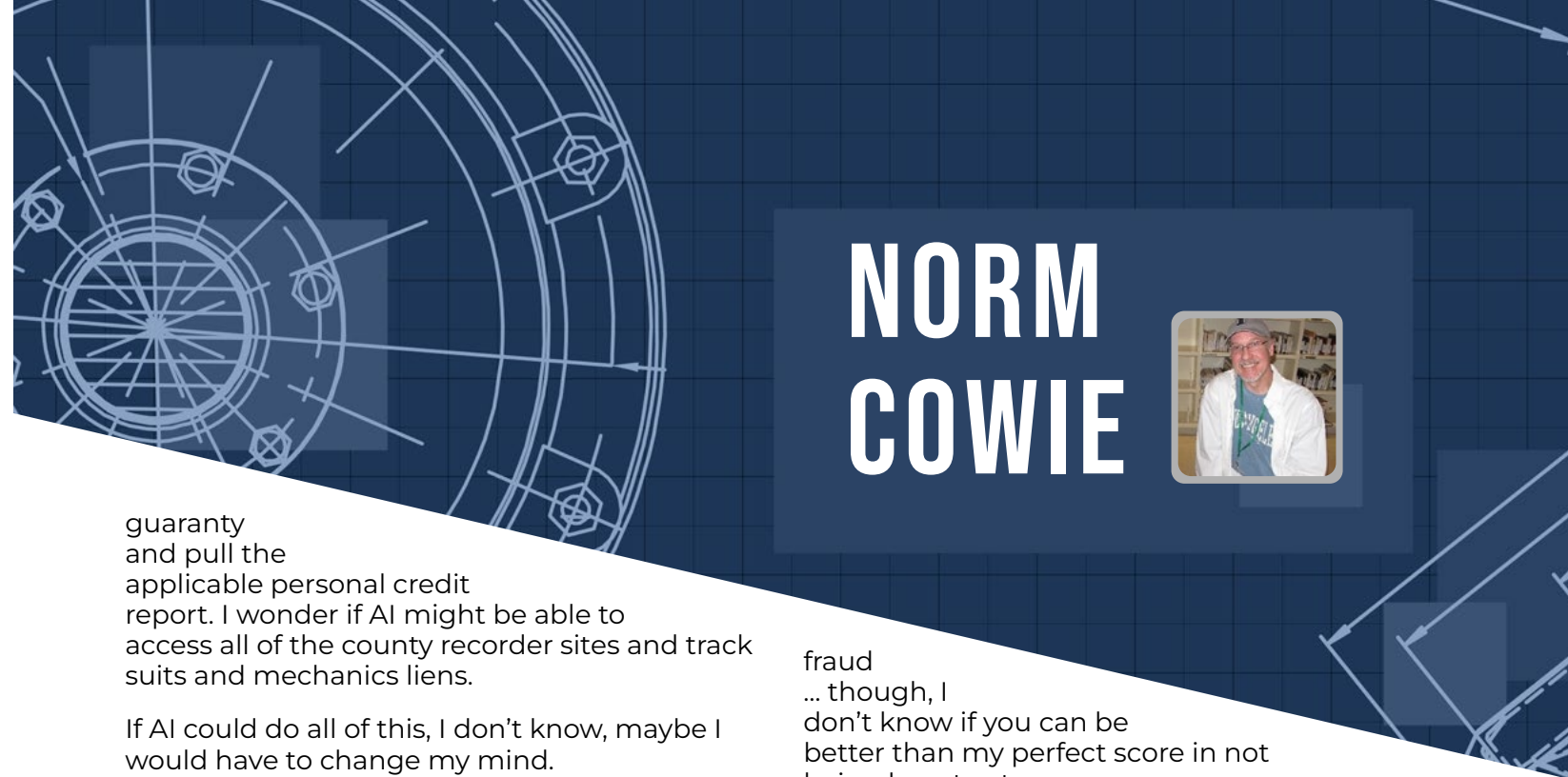
But the AI notes were very clear, conversational and caught the nuances of my writing. So it seems like it would be hard to get something by them.

So guess what I did? I entered this article you are presently reading into an AI site called Revisionist AI, and here's part of what it said:

Overview

This manuscript, titled "nacm," presents a first-person narrative from a credit professional grappling with the encroachment of artificial intelligence into his domain. The piece follows the narrator's internal debate about whether AI could replace his expertise in credit decisions and fraud detection, a resistance that stems from professional pride in his perfect track record and reliance on what he terms his "spidey senses." The narrative arc traces his journey from skepticism to tentative openness, catalysed by his experiences with AI in an entirely different context: his hobby of writing short stories and submitting them for publication. Through encounters with AI detectors and manuscript evaluation tools, he discovers that AI possesses more nuance and sophistication than he initially credited, which causes him to reconsider his stance on its application to his professional work.

Then it had pointers on what I could do to improve my article. LOL. Yeah, it thinks it's better than I am at writing.



AI is interesting, that's for sure.

Oh, and it also said this:

Initial Thoughts: *The manuscript demonstrates a refreshingly authentic voice conversational, self-aware, and gently humorous.*

Another AI site said this:

Overall, this reads like a genuine blog post or LinkedIn reflection from a credit professional with a distinct, charming voice

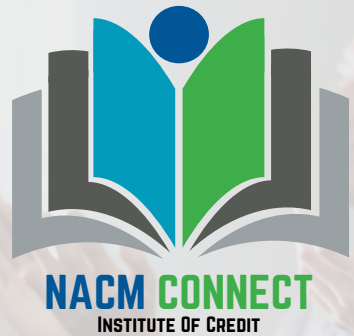
Did a couple bots just compliment me?

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.



Congratulations On Your Achievements

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Grab a Cup & Join Us

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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



INHERITING A CREDIT TEAM:

A leadership transition

.....
Jamilex Gotay
senior editorial associate

Imagine you're a sports coach stepping into a new role at a different school. After just your first week, you quickly realize that some changes need to be made. But as you begin adjusting, the team isn't responding the way you had hoped—and you find yourself asking, what am I doing wrong?

Why it matters: How a credit manager navigates that transition has a direct impact on team performance. Leaders who look past challenges and understand their team's existing dynamics are much closer to creating an effective working environment.

Common challenges of inheriting a team

The fact of the matter is it isn't about what you're doing wrong—it's about what's missing. That missing piece is trust. "Building trust takes time, especially when you're a new leader," said Eric Miller, credit manager at Tyndale House Publishers (Carol Stream, IL). A recent eNews poll supports this, revealing that building trust and credibility is the biggest challenge for 45% of credit professionals.

Stepping into a leadership role with little to no established rapport can be intimidating, particularly when your predecessor had a strong presence and a well-respected leadership style. "Rather than coming in with the mindset of needing to make all these changes, I take some time to talk to the team about what they'd like changed and what they'd like to keep the same,"

said Marlene Groh, CCE, ICCE, regional credit manager at US LBM Holdings, LLC (Buffalo Grove, IL). "When you include them and listen to what they have to say, you're able to build trust and grow as a team."

Aligning processes and goals with an established team can be equally difficult, especially when there are multiple or conflicting ones already in place. "When new leaders aren't trained or knowledgeable enough, they can't set goals or performance expectations," said Glen Eichelberger, director of credit and A/R at Total Apartment Solutions (Dallas, TX). This makes it essential for incoming leaders to invest time upfront in learning existing workflows before pushing for change.

One of the most overlooked challenges for leaders inheriting a team is understanding the culture that already exists. "Finding your place within a

team that's already established is not easy, especially as you're still learning about how they like to do things," said Groh. "When teams are segmented, you're going to have to learn about different team cultures and how they intertwine."

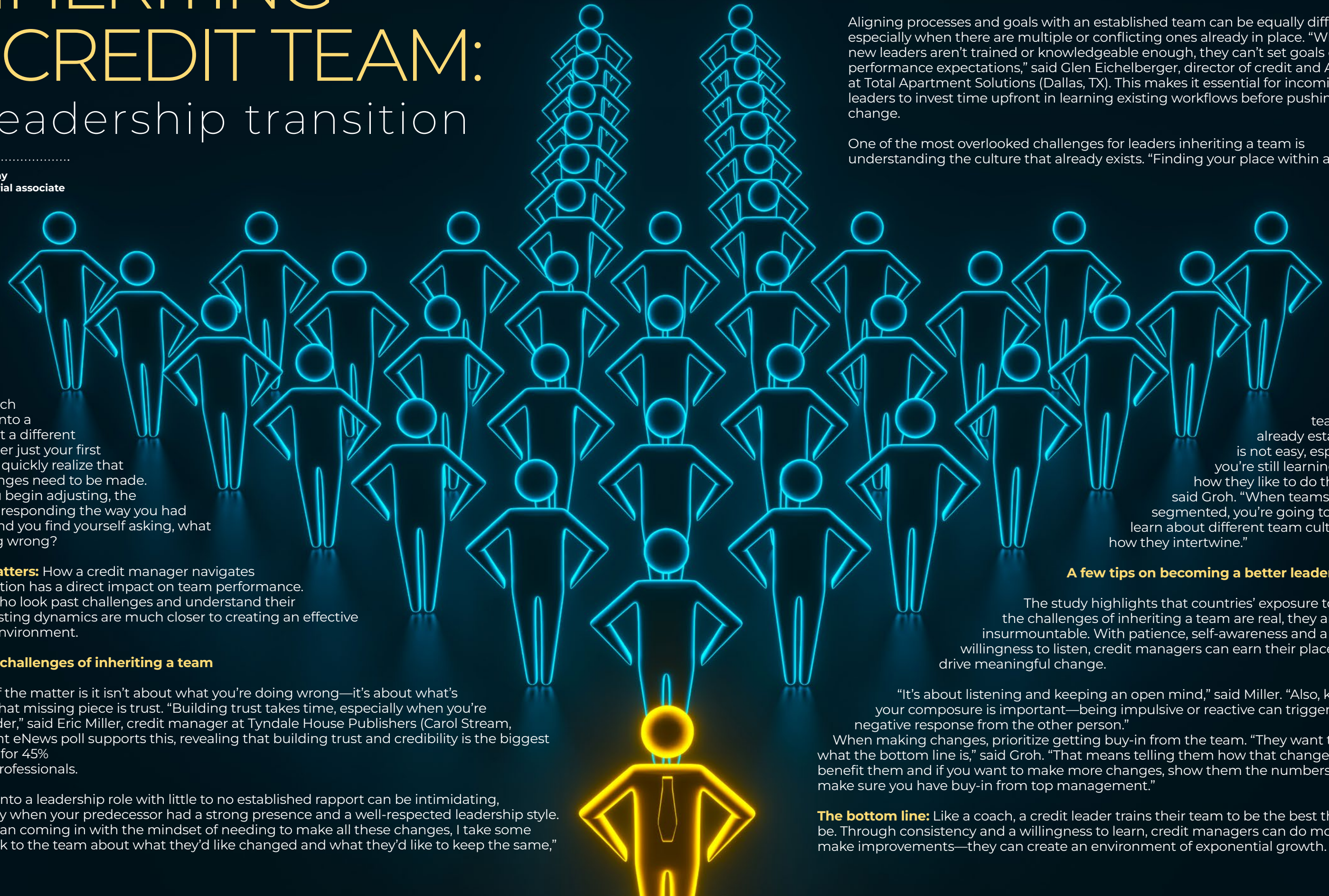
A few tips on becoming a better leader

The study highlights that countries' exposure to AI—While the challenges of inheriting a team are real, they are not insurmountable. With patience, self-awareness and a genuine willingness to listen, credit managers can earn their place and still drive meaningful change.

"It's about listening and keeping an open mind," said Miller. "Also, keeping your composure is important—being impulsive or reactive can trigger a negative response from the other person."

When making changes, prioritize getting buy-in from the team. "They want to know what the bottom line is," said Groh. "That means telling them how that change will benefit them and if you want to make more changes, show them the numbers and make sure you have buy-in from top management."

The bottom line: Like a coach, a credit leader trains their team to be the best they can be. Through consistency and a willingness to learn, credit managers can do more than make improvements—they can create an environment of exponential growth.



CUTTING DOWN DSO BY STREAMLINING CREDIT PROCESSES

Lucy Hubbard

When addressing mounting payment delays, credit managers may be tempted to blame their slower paying customers. While a late payment does hurt a department's metrics, there are often holes within a business's broader operations that also weigh on the credit department's numbers.

Why it matters: To cut down Days Sales Outstanding (DSO) without straining relationships with customers, credit managers can review internal processes from shipment, billing to dispute management, to find efficiencies.

Efficiencies can be created through automation or an overhauling of procedures, unlocking the full potential of the order to cash process.

"The first place you can look to lower the amount of time it takes for a customer to pay is reviewing how long it takes your credit department to send an invoice," said Kevin Chandler, CCE, ICCE. "The terms are usually based on the number of days from invoice date or invoice receipt, so you can decrease your DSO by simply cutting down the time it takes to invoice your customers."

Streamlining your invoicing system, whether that means implementing an ERP system that automatically invoices customers upon shipment or reworking work habits to prioritize timely invoicing, can help decrease the time between shipment and payment. Paying close attention to detail while invoicing and ensuring they are accurate can further cut down on delays by decreasing customer disputes.

An efficient invoicing procedure is still only one "In my experience, most of the time when a customer disputes something they are usually right," Chandler said. "When a customer files a dispute, that cash is essentially trapped in your balance sheet as an invoice that cannot be paid until that dispute is resolved. Once you see the dispute, send it back as quickly as possible to the group that can research and solve it. The faster they solve it, the faster you get paid."

The best approach to managing disputes is a proactive one. By identifying where problems occur and logging each dispute, credit managers can begin to understand where there may be holes in their shipping or billing operations fueling disputes.

protect customer's payment details. "Instead of 'If a majority of your disputes are pricing errors, for example, you can begin to work with the front end of the business to ensure that these pricing problems are solved before an invoice is sent out,' Chandler said. 'By collecting this dispute data, you can make targeted changes to the upfront part of the process to eliminate those mistakes moving forward.'"

Another way to speed up payment is reaching out to your customer early on, and not waiting until a payment is late. "The first thing I would do on any invoice that is considered a large dollar invoice is start the process of communicating with your customer before the invoice is even due," said Chandler. "I would reach out a week before an invoice is due and see that they received the invoice and confirm that there are no issues with the shipment or billing. This helps figure out if there are disputes and issues early, ultimately helping get paid faster."

Ensuring cash applications are posted as soon as possible can also drop DSO. "Nothing slows the collection process faster than unapplied cash," Chandler said. "If a customer sends \$75,000 while having multiple invoices for \$100,000, there is a tendency to wait until that money is posted before reaching out to the customer about the remaining \$25,000. Employ auto-cash posting, if possible. Make sure that there are enough people to help the cash posting process to get things done or even offer to help the cash posting people yourself."

It is impossible to decrease DSO without thorough procedures for shipping, invoicing disputes and billing. Refining and improving processes require strong documentation across departments. "You have to create reporting along all of these processes," Chandler said. "You want the sales team to communicate what is going on with the customers, and so on. You need to enlist the help of the rest of the business in the order to cash process."

The bottom line: While it may be easy to look at high DSO and assign blame to your more troubling customers, looking inward at procedures within the credit department and beyond can reveal unlikely sources of delays. Creating efficiencies within your business operations can decrease payment delays and even improve customer relationships.



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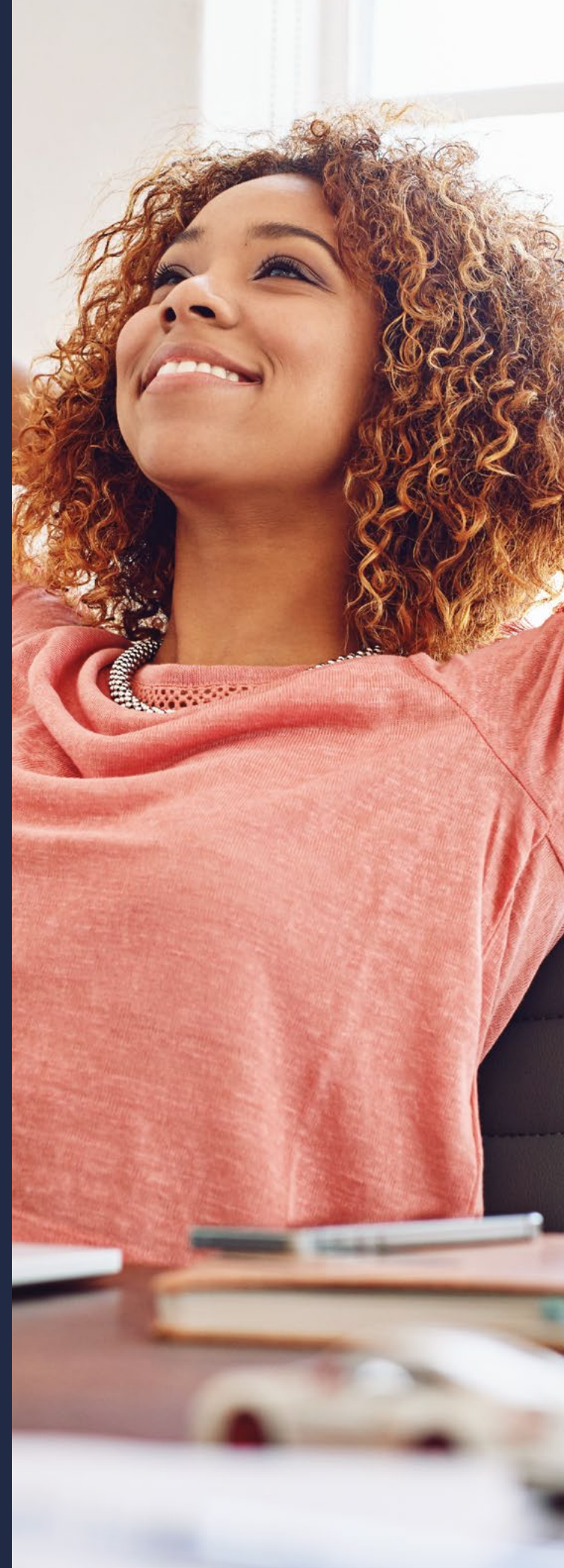
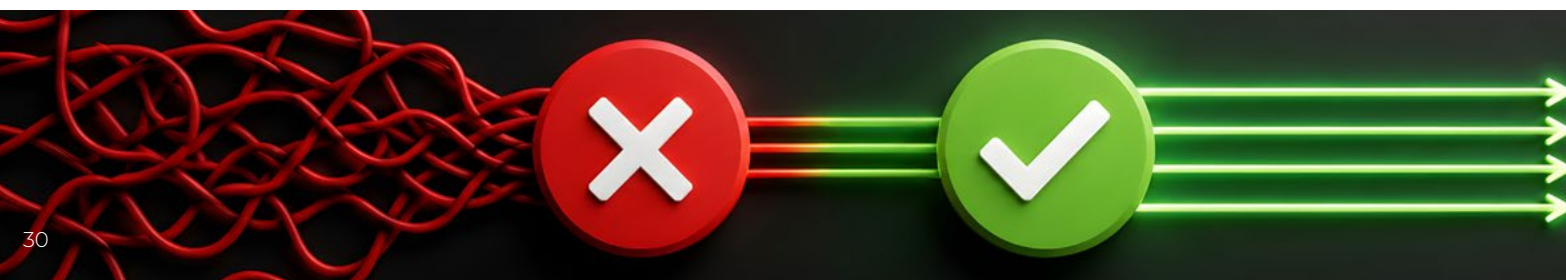
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2026 EVENT CALENDAR

SEPTEMBER

- 08

Coffee with Connect

Download

Register
- 11

IOC – Exam Application Deadline

Download

Register
- 16

Credit 101 / ZOOM

Download

Register
- 30

Roundtable Discussion - Monroe MI

Download

Register

OCTOBER

- 6

Coffee with Connect

Download

Register
- 12

CCE Review Class

Download

Register
- 19

CBF Review Class

Download

Register
- 21

Chicago Credit Conference / Oct 21-22

Download

Register
- 26

CBA Review Class

Download

Register

NOVEMBER

- 02

IOC – Exam Date

Download

Register
- 03

Coffee with Connect

Download

Register
- 12

Columbus Credit Conference

Download

Register

DECEMBER

- 01

Coffee with Connect

Download

Register



INDUSTRY CREDIT GROUPS

The **National Home Centers and Building Materials** headed east to Charlotte, NC this summer. We had an outstanding turnout, and a great account discussion featuring a live account analysis by Retail Stat. After the meeting, the group enjoyed an excellent Italian dinner with plenty of camaraderie and laughter.

Brilliant discussions, networking, and unforgettable memories made this meeting a hit!

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



The **National Christian Suppliers** returned to Nashville this summer, which is one of their favorite meeting locations! Many members and customers are in the area, making it convenient to meet, mingle, and talk credit. The gathering provided a valuable opportunity to strengthen existing relationships, share industry insights, and discuss current trends affecting the marketplace.

Attendees appreciated the chance to connect face-to-face and exchange ideas in a collaborative setting. After the meeting, the group found time to go line dancing and catch a Nashville Sounds minor league baseball game. Another successful meeting filled with fun memories, meaningful connections, and renewed enthusiasm for the year ahead!



Group photo with Queen Charlotte!

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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CREDIT INTELLIGENCE

Dun & Bradstreet’s industry-leading data and analytics, integrated into a powerful AI-driven credit management platform

A close-up photograph of several red ants working together to carry a large, translucent green leaf fragment across a dark, textured surface. The ants are positioned in a line, with each ant supporting a portion of the leaf. The background is a soft, out-of-focus blue and green.

Strength in Numbers

Join an NACM Connect Industry Group.

There is strength in numbers. Just as organizations achieve more when people work together, NACM Connect Industry Groups bring credit professionals together to share knowledge, leverage common resources, and benefit from collective intelligence. Through collaboration, shared market intelligence, and trusted relationships, members gain a broader perspective, make more confident decisions, and achieve better outcomes.

Stronger together. Smarter together. Better together.



NACM INDUSTRY GROUPS