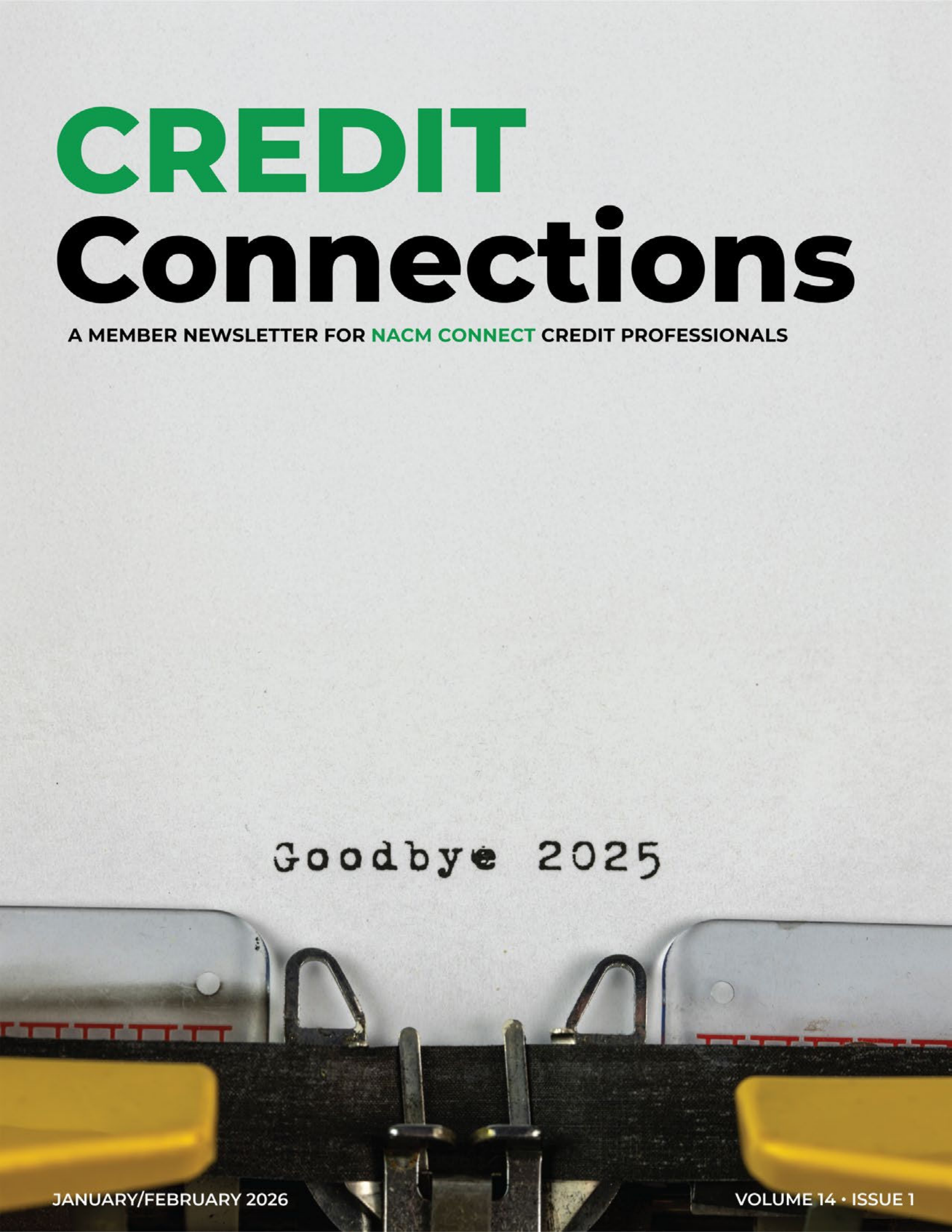
CREDIT Connections

A MEMBER NEWSLETTER FOR NACM CONNECT CREDIT PROFESSIONALS



JANUARY/FEBRUARY 2026

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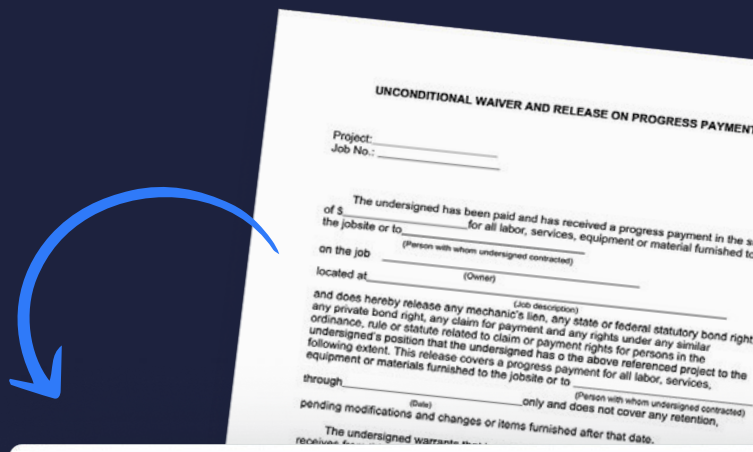
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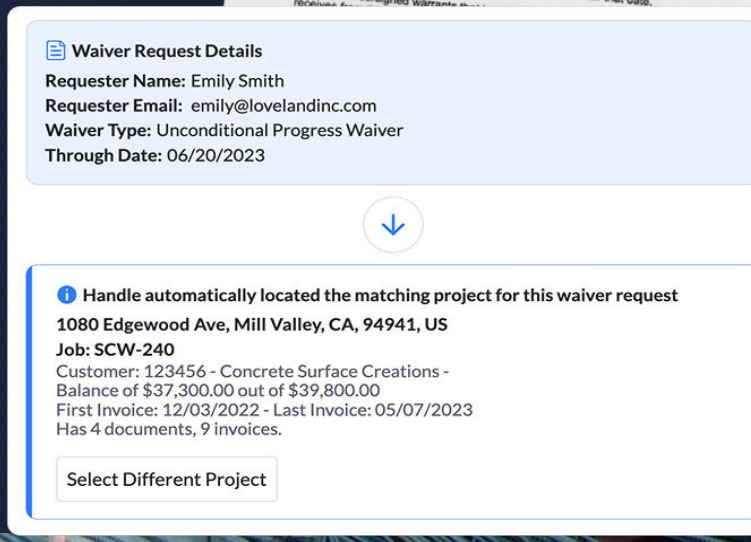
Project:
Job No.:

The undersigned has been paid and has received a progress payment in the s
of $ _____ for all labor, services, equipment or material furnished to
the jobsite or to _____
(Person with whom undersigned contracted)
on the job _____
located at _____ (Owner)
(Job description)
and does hereby release any mechanic's lien, any state or federal statutory bond right
any private bond right, any claim for payment and any rights under any similar
ordinance, rule or statute related to claim or payment rights for persons in the
undersigned's position that the undersigned has o the above referenced project to the
following extent. This release covers a progress payment for all labor, services,
equipment or materials furnished to the jobsite or to _____
(Person with whom undersigned contracted)
through _____ only and does not cover any retention,
(Date)
pending modifications and changes or items furnished after that date.
The undersigned warrants



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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 New Year, New Us

As we say goodbye to 2025 and reflect on our accomplishments, we embrace with enthusiasm the opportunities lying ahead for us in 2026.

First and foremost is the NACM Connect headquarters move to Hoffman Estates, Illinois, from its home in Rolling Meadows for the past 25 years. For some of us long-timers, the move is bittersweet, but we are excited to start a fresh new year in a fresh new environment. The move will take place during the month of January, and as we get settled look for an invitation to an open house to show the members their new home. After all, it is your association.

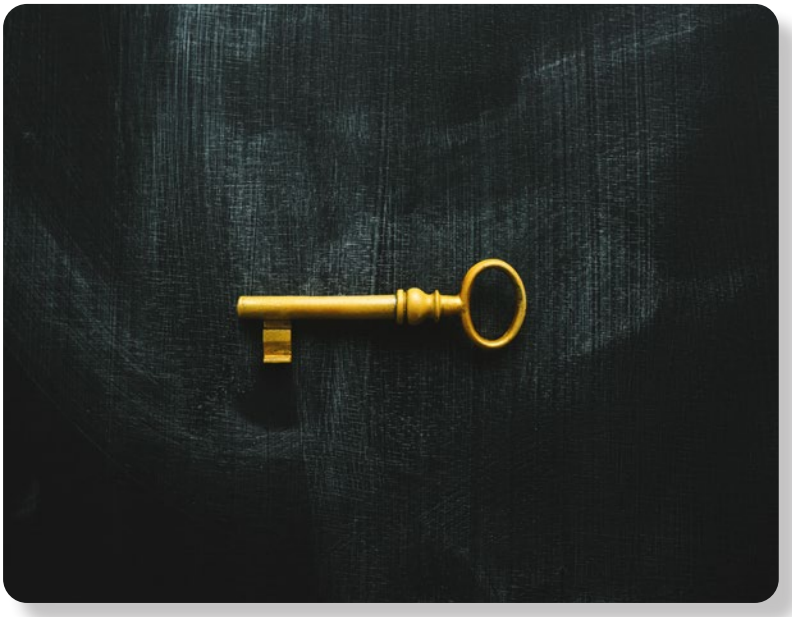
As in every year, we will be changing the line up of the Board of Directors and Committees as of April 1st. Currently, we are seeking interested parties to nominate themselves or another great leader for these positions. We have learned that everyone has something to contribute to our success, so don't be shy about volunteering. Fresh ideas from new volunteers are as welcome as fresh ideas from our seasoned volunteers. A nomination form is available in this newsletter.

Also, on April 1st we will be welcoming changes to our Emerging Leaders participants. Many of the current members of this elite group will be remaining for their second year, but we have plenty of room for new participants who are anxious to learn more about the Association and its workings. Qualifications and commitments are outlined on the nomination form in this newsletter, but feel free to reach out to Lillian Novak at lillian.novak@nacmconnect.org with any questions.

We are looking forward to changes in the National leadership of NACM. We are sorry to see Robin Schauseil, long time President of NACM National retiring in May. No word yet on her replacement, but National should be making that announcement. National's incoming Chairman, Jason Mott, CCE, is a member of our affiliate as well as the Heartland affiliate out of Des Moines. He will take over as National Chair as of January 1, 2026. And we are also excited that Mike Hill, CCE, becomes Chair-Elect at that time.

We continue to bring on new partners that may offer NACM Connect members discounts on their products and services. Don't forget that by supporting our partners you are supporting the Association. Their financial support helps us to develop new programs, new services, and all while keeping our costs down.And while you're at it... you may save your company money as well.You can be a hero!

We would like to thank everyone that participated in Association events, took advantage of our products and services, and volunteered their time in 2025. We look forward to becoming a bigger aid to the staff of the credit departments of our member companies in 2026.



Author	Date	Location
Lillian Novak	January - February	NACM Connect

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2026

Annual Call for Volunteers and Nominations

Use this form to volunteer for various regional education committees or to nominate a colleague (or yourself) to serve on the NACM/Chicago-Midwest Board of Directors. It is the perfect way to take an active leadership role in the governing board of NACM Connect.

ACCESS FORM

Robert M. Healy

Credit Executive of the Year

This nomination honors a CCE-designated member whose outstanding performance, mentoring, and service have made a significant impact on the credit profession. Help us recognize a fellow member's exemplary achievements by submitting their name for this prestigious annual award.

ACCESS FORM

2026

Elite Membership Nomination

This program is designed to engage and honor exceptional young credit professionals (age 35 or younger) by providing them with two years of free membership and educational access. Nominate a standout teammate to help them grow through committee service and premier networking opportunities.

ACCESS FORM

For questions, please contact Lillian Novak at lillian.novak@nacmconnect.org

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— Director of AR Ops

THE NEWSSTAND

How Sales Can Help Gather Job Information

Author	Date	Title
Lucy Hubbard	November 20, 2025	Editorial Associate (NACM)

Before embarking on any construction project, it is critical that job information sheets are completed to ensure that you truly know your customer. The process of gathering job information looks different in every company, with the responsibility falling to the credit team or the sales team, or maybe both.

By the numbers: According to an eNews poll, 52% of credit managers find that gathering job information is a joint effort between credit and sales teams, followed by 31% finding that it is solely the sales department and 17% believing it is a credit responsibility.

Due to their close contact with the customer, the sales team is often responsible for gathering information, while the credit department focuses more on verifying it. “When the sales team sends over the information to us, we double check all of it and if there are additional questions, missing information or details we're not clear about, we work with the sales team to make sure the information is accurate,” said Samantha Seegert, CBA, credit manager for McNaughton-McKay Electric Company (Maumee, OH).

The process of getting job information can also be shaped by the public information laws in the state in which the project is based. In certain states, a credit manager could complete a job information sheet without ever having to pick up the phone, but public information laws can vary substantially from state to state.

“We rely a lot on our sales in states where there is less public information available online,” said Carl Davidson, director of credit and collections for Blue Water Industries (Jacksonville, FL). “For example, in Florida, I could pretty much get all the job information sheets online, but in North Carolina it's a little more difficult. So obviously we rely a lot more on our sales team in North Carolina than we do on our Florida team, but it's always a joint effort.

No one person or department is responsible for gathering job information. It is more likely a shifting responsibility shaped by the unique circumstances of a project. It is critical that you take the time to get to know your sales team so that you can work together efficiently, whether you are getting the preliminary details of a project or triple checking the exact address of the general contractor.

“I encourage credit managers to get to know their sales team so that it’s more like a friend helping a friend rather than a coworker helping a coworker” Davidson said. “It helps to know their work styles so you know how much time it may take them to get you the information. You may know that if you send it to one salesperson you are going to get a response within a day while another might take a week.”

The bottom line: A clear process for gathering job information is helpful, but nothing replaces a strong relationship with your sales team. When both departments communicate and collaborate, you get the project details you need to serve the customer well and protect payment.

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For more information...

Bob Rabe, Education Manager
bob.rabe@nacmconnect.org

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Brian Webb
Carhartt, Inc.

Beth Miller
First American Resources Company, LLC

Andrew Ring
Gadner Inc.

Austin Sleek
Highland Tank & Mfg. Co.

Lucas Stevenson
LaMans Corporation

Joe Gerlemann
Midwest Group

Matt Arnold
Mizkan America

Barbara Carpenter
Motion & Control Enterprise

Kari Mast
Nemco Food Equipment

Jadie Siekman
Nucor Steel Brandenburg

Ralph Loritz
Quantum Polymers Inc.

Rose Brancato
Raydia Food Group

Adam Khan
Specified Air Solutions
dba Roberts Gordon LLC

Jacqui Taque
Tacony Corporation

Phil Kuk
Thelen Materials LLC

Daniel Swift
Ultrafab Inc.

Evan Lyons
Winstel Controls Inc.

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Andis Company

Jeff Masters
Benson's Building Supply

Jacynthe Bedard
Bibby-Ste-Croix

David Peters
CDW Computer Centers, Inc.

Tom Dockendorf
Champro

Greg Benshoof
Dykema

Rachel
Kremer
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Jennifer Vanlanduit
L & P Financial Services Company

Jodi Penn
Master Chemical Corp
dba Master Fluid Solutions

Katherine Miller
Metal Exchange Corp.

Nancy DeLong
Modula, Inc.

Sarah Richard
NWN

George Maierhauser
Paramelt USA

Suzannah Knox
PTC Steel

Jackie Wesselman
Rumpke Waste & Recycling

Amy Sciaroni-Hayder
Sheppard Mullin

Jennifer Guandique
Taubensee Steel & Wire Company

NEW DESIGNATIONS

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Corina Cortez, CBA - Orion Steel

Sarah Sharp, CBA - CBT Company

Brittany Siriann, CBA - NACM Connect

Logan Sloop, CBA - Charlotte Pipe and Foundry Co.

Shelbi Turner, CBA - Star Leasing Company LLC

CBF Designations

Melinda Parrish, CBF - Archer Daniels Midland

Patrice Sampaio, CBF - Autodesk, Inc.

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ILLINOIS CONSTRUCTION STUFF AND STUFF

Norm Cowie →

NORM COWIE

We don't have a lot of legal accounts ... for now, fortunately, but we have a few tied up in collections. When I was reviewing them recently, I noted that there were things our collection agency might try doing that could increase the odds of collection.

So I sent their President a letter with some suggestions.

The first one was a way they might find the debtor's bank to garnish after judgment. One creative thing they might do is to set up a checking account with a very generic name. Then they send a check, a very real check, for like fifty bucks, to the debtor, maybe with a note simply saying 'refund.' Send it in a blank envelope.

Then, if the debtor cashes the check, we know the bank info for a non-wage garnishment. Our company would fund it, and if the check isn't cashed, the collection agency can refund it to us. I suggested he ask his attorney if it would violate any laws. I don't know why it would, since the debtor chooses whether to cash the check, and it's a valid debt in a case decided by a judge. I suppose we could do it ourselves, but I couldn't talk our CFO into it.

The second suggestion I had is one that many collection agencies do, but for some reason, ours doesn't. Before the FACTA laws changed, I was allowed to put our debt directly onto a guarantor's personal credit report using a service provided by the company, and then contact the credit reporting agency, TransUnion, directly with any updates.

When the credit reporting laws changed, I lost that valuable resource. This was horrible because I did it hundreds and hundreds of times and collected so much with little effort. It also enabled me to collect balances we had written off. I kept a file that easily helped me keep everything up to date.

But then it was taken from me, and our collection agency doesn't use it when they easily and legally could. I sent him an example of one of our open collection cases where the guarantor is giving ridiculous settlement offers, claiming that his secretary signed his name to the guaranty without his authorization, yet she somehow knew his Social Security number, which was included on the guaranty. He has a sterling personal credit report, and I sure would like to un-sterling it. Maybe he'd be more cooperative if he knew we could legally mess up his credit score.

I know collection agencies can still utilize this resource. I see it all the time when I pull personal credit reports. I just can't do it myself. Why wouldn't we want to use this awesome tool?

The third suggestion I made was for them to consider hiring the services of a private investigator to physically follow and report on debtors. There might be someone that if we knew where he or she went every day, we could learn where they work, or what job they are subcontracted to, or what luxury yacht they own. This would be more expensive, but if the debt is high enough, spending five hundred or a thousand bucks for a day or morning might be worth it.

I did this myself a few times. One time, a customer owed us money, we had a judgment, and believe it or not, the customer continued to buy from us on a COD basis. So I told our counter salespeople to let me

know the next time he was in, but not to let him know they were telling me.

About a week later, one of our guys called me. “Hey, Norm,” he whispered. “He’s here. What do you want me to do?” I said, ‘Nothing, I’ll handle it.”

I think my counter guy figured I’d come in to confront the debtor, but that’s not what I did. I went out to my car and waited for the debtor to leave. When he did, I followed him, followed him some more. Then some more. A few towns later, he pulled up to a construction site, and I knew where he was working and for whom.

I called our collection agency, we filed a non-wage garnishment on the job, and we were paid in full.

Yeah!

This is what a private investigator could have done. I suppose I could hire one myself, but I tried that once, and the ones I found only did things like spying on people who might be cheating in marriage, or who might be scamming an insurance agency with fake medical issues.

I’m sure there are PIs out there who could do this. I just couldn’t find any. If a collection agency hired them, the PI would see a lot more potential business and maybe be more interested.

The President of the collection agency responded and said he would consider my suggestions. I don’t know how that will come out, but I have the option to jump to an agency that does, so it’s my decision. But I like the agency, and they handle collections fine, so I don’t know if an agency I might go to would handle my files the way I want.

It seems that in today’s economy, I might have to decide something soon. I’m seeing more defaults, which my competitors are also reporting in our monthly meetings, so there could be an upsurge in collection accounts.

For now, it’s in the air.

Norman Cowie, CCE is Director of Credit for Paramont-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 werehumans 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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THE NEWSSTAND

How Joining a Creditor's Committee Can Maximize Bankruptcy Recovery

Author	Date	Title
Jamilex Cotay	November 20, 2025	Senior Editorial Associate

Bankruptcy poses a great challenge for credit professionals—a tangled web of risk and recovery that tests every creditor's strategy and patience. In Chapter 11 cases, unsecured trade creditors face a high risk of receiving little or nothing and have minimal insight into or influence over the debtors' process and strategy.

Why it matters: By serving on an Official Committee of Unsecured Creditors, or a creditors' committee, unsecured creditors can play a more active role in the case and turn the outcome of the Chapter 11 case in their favor.

What is an Official Committee of Unsecured Creditors? The creditors' committee is a group of unsecured creditors that serves as a fiduciary on behalf of all unsecured creditors in a debtor's Chapter 11 case. The committee is appointed by the Office of the United States Trustee, the arm of the Department of Justice that oversees bankruptcy cases. In its selection, the U.S. Trustee will typically seek to appoint about five to seven diverse types of creditors to the committee, since the committee is a fiduciary for all unsecured creditors.

A creditors' committee plays a significant role in the Chapter 11 case, as it has standing to object and be heard by the bankruptcy court on virtually every matter that arises in the case. This results in the committee and its members (such as trade creditors, bondholders, tort claimants, unions, etc.) having a seat at the table for most of the negotiations with the debtor and other key stakeholders (lenders, equity holders, etc.) in a Chapter 11 case.

Members of the committee therefore have an inside view of the case, even receiving confidential

information—subject to non-disclosure requirements, of course. And the best part? The committee is entitled to retain lawyers, financial advisors and potentially other professionals—and the fees and expenses the committee incurs are paid by the debtor, not the committee members!

A clear path forward

A Chapter 11 filing may be the first step toward a debtor's revival and a path to maximizing returns for creditors. It also aims to preserve jobs, professional relationships and other economic benefits which the community derives from the business.

The debtor typically continues operating as a "debtor in possession," unless a trustee is appointed or the case is converted to a Chapter 7 liquidation. The goal is to confirm a plan that outlines the path forward for the debtor—whether it is reorganizing or liquidating—and, ultimately, how creditors' claims will be classified and receive potential distributions. Generally, unless senior classes are paid in full or they agree to accept less, no junior class of creditors is entitled to receive any payment.

Key benefits of joining a creditors' committee

For unsecured creditors, joining the committee can provide critical access to information and influence over decisions otherwise unavailable to individual creditors. Most importantly, the committee—and therefore, its members—play a significant role in carving the debtor's path forward, whether that's a liquidation, going-concern sale or reorganization.

"In general, the committee members of both the secured and unsecured committees have little to no experience actually running businesses like the debtor," said Matthew Burris, chief financial officer at Marc Fisher Footwear LLC (Greenwich, CT). "If you chose not to be involved, you are leaving the decisions on the debtor's fate, your potential payout out and opportunity to have an on-going financially healthy retailer customer to them."

The creditors' committee, in a way, acts as a watchdog for unsecured creditors. It can negotiate—or litigate—with the debtor and secured creditors to maximize recoveries. Additionally, committee members can investigate the debtor's actions, negotiate a plan for reorganization or liquidation and oversee the bankruptcy process to promote transparency and maximize creditor recovery.

"The committee can negotiate for creative solutions to maximize value even in the most difficult of cases," said Michael Papandrea of Lowenstein Sandler LLP (Roseland, NJ), during the NACM webinar, *The Role of a Creditors' Committee as a Counterweight to the Debtor and Secured Lender.*

"The committee may investigate and challenge the liens of the debtor's secured lender or investigate the debtor's potential causes of action against third parties such as directors, officers, equity holders or affiliates," Papandrea said. "They may preserve those claims in a Chapter 11 plan so they can be pursued for the benefit of unsecured creditors. Additionally, the committee can find ways to bury or release the preference claims the debtor may have against unsecured trade creditors—so even if unsecured creditors are receiving a minimal or no recovery, at least their pockets aren't being picked."

Oftentimes, the debtor in possession will file a lawsuit or adversary proceeding to recover money or property for the estate. These proceedings may take the form of lien avoidance actions, actions to avoid preferences, actions to avoid fraudulent transfers, or actions to avoid post-petition transfers. In some cases, the bankruptcy court may authorize the committee to pursue these actions against insiders of the debtor if the plan provides for the committee to do so or if the debtor has refused a demand to do so.

"The committee is integrally involved in the debtor's decision making, and if the debtor or secured creditors take a wrongful action or the secured creditors messed up on their documentation, the committee can object to those actions and also sue the lenders to avoid their security interests," said Bruce Nathan, Esq., of Lowenstein Sandler LLP (New York, NY), during the webinar. "What's important to keep in mind is that you have to strike a balance between protecting your own interests and that of all the other unsecured creditors."

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NACM CONNECT
Driving results

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!

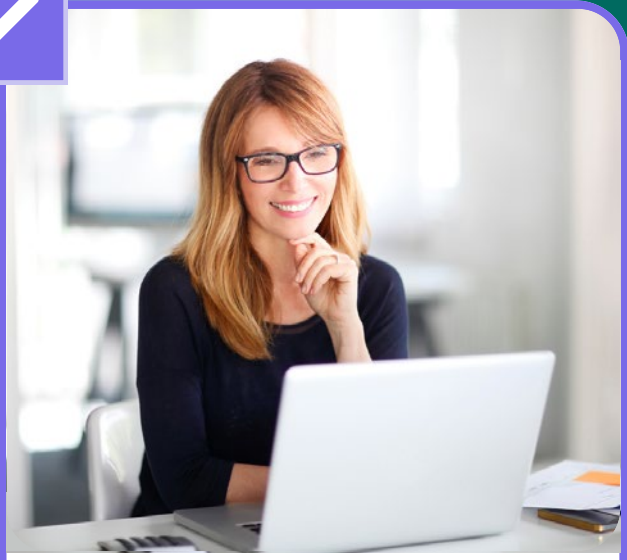
Be sure to mark your calendars!

- January 6
- February 3
- March 3
- April 7
- May 5
- June 2
- July 7
- August 4
- September 8
- October 6
- November 3
- December 8

credit pulse

Credit risk, reimagined.

Smarter decisions. Fewer surprises.



> “Credit Pulse gives us a competitive edge. We take the right risks, protect cash flow, and stay aligned with sales.”

LATICRETE

Faster onboarding

Digital applications, status tracking, and automated references let approvals move at business speed.

AI-powered precision

Beyond-the-basics data and scoring surfaces risk and opportunity in real time.

Modern workflows

One system for standardized operations, trends, analysis and decisioning.

Built for scale

Share credit intelligence across CRM, ERP, and AR systems to create cross-functional alignment.

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THE CREDIT LINE

PODCAST

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2026 EVENT CALENDAR | JANUARY

05	Basic Financial Accounting	Download
06	Coffee with Connect	Download
08	Financial Statement Analysis II	Download
14	Credit 101 - ZOOM	Download Register
22	Eastern WI Best Practices Discussion Group	Download Register

FEBRUARY

09	CCE Review Class - ZOOM	Download Register
11	Credit 102 - ZOOM	Download Register
12	Credit 101 - Elkhart, IN	Download Register
16	CBF Review Class - ZOOM	Download Register
19	Indiana Best Practices Discussion Group	Download Register
23	CBA Review Class - ZOOM	Download Register
24	Roundtable Discussion - Elkhart, IN	Download Register
25	Roundtable Discussiom - Livonia, MI	Download Register

INDUSTRY
CREDIT GROUP

Industry Credit Groups deliver the most accurate, timely account information—straight from the creditors doing business with your customers. All activities are monitored by NACM Connect for anti-trust compliance.

Key Benefits: Current Experience: Monthly reports allow you to efficiently share and receive account data with fellow group members.

Critical Alerts: Get immediate email alerts on high-risk events like Bankruptcies and NSF checks—information you need before making critical decisions.

Networking & Growth: Attend Group Interchange Meetings to network with industry peers and gain up-to-the-minute credit intelligence.

Automated Exchange: Easily submit and retrieve data using our secure, fully automated online platform.

A membership provides the verified intelligence and professional growth you need to manage risk effectively.

And meet new people and take fun adventures along the way!

Want to know more? Contact Themis Vlahos at:

Phone: 847.483.6428
Email: themis.vlahos@nacmconnect.org

Or visit our website: www.nacmconnect.org/credit-groups/

INDUSTRY CREDIT GROUPS

NACM Connect - Illinois/Wisconsin Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
January 14	Northern Illinois Plumbing & Heating Wholesalers Credit Group	Weber Grill Schaumburg, IL
January 13	Electrical Distributors Credit Group	Zoom
January 20	Metal Distributors Credit Group	Ditka's, Oakbrook Terrace, IL
January 23	Institutional Credit Association Credit Group	Zoom
February 10	Electrical Distributors Credit Group	Zoom
February 11	Northern Illinois Heating & Plumbing Wholesalers Credit Group	Ditka's Oakbrook Terrace, IL
February 17	Floor Covering & Wall Tile Credit Group	Conference Call
February 17	Metal Distributors Credit Group	Ditka's, Oakbrook Terrace, IL

NACM Connect - Missouri/Kansas Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
January 7	Gateway Electrical Credit Group	Bartolino's, St Louis, MO
January 8	KC Building Industy Credit Group	YaYa's, Overland Park, KS
January 9	Gateway Refrigeration Warm/Cool Air Credit Group	Bartolino's, St Louis, MO
January 15	KC Electrical Distributors Credit Group	Zoom
February 11	Gateway Electrical Credit Group	Bartolino's, St Louis, MO
February 12	KC Building Credit Group	Iron Horse Grill, Lee's Summit, MO
February 13	Gateway Ref./Warm Cool Air Credit Group	Bartolino's, St Louis, MO
February 19	KC Electrical Distributors Credit Group	Zoom

NACM Connect - Pennsylvania Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
January 8	Central PA Builders Credit Group	Zoom
January 15	Electrical Credit Group	Zoom
January 21	Food Credit Group	Zoom
February 12	Central PA Builders Credit Group	Zoom
February 18	Food Credit Group	Zoom
February 19	Electrical Suppliers Credit Group	Zoom

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

DATE	GROUP	MEETING LOCATION
January 8	Indiana Wholesale Floor Covering Credit Group	CONFERENCE CALL
January 8	Michiana Credit Association Credit Group	Zoom
January 13	Fort Wayne Building Materials Credit Group	CONFERENCE CALL
January 13	Grand Rapids Electric/Industrial Credit Group	Zoom
January 14	Cincinnati Plumbing, Heating & AC Credit Group	Zoom
January 14	West Michigan Heating Wholesalers Credit Group	Zoom
January 15	Lumber & Building Credit Group Group	CONFERENCE CALL
January 15	Cincinnati-Dayton Whsle Electric Credit Group	Rusty Bucket Restaurant & Tavern, Mason, OH
January 15	Columbus Plumbing, Heating & AC Credit Group	Zoom
January 20	Indiana Electrical Suppliers Credit Group	CONFERENCE CALL
January 20	Auto Credit Group	CONFERENCE CALL
January 20	Columbus Electrical Supplier Credit Group	ZOOM
January 21	Dayton Plumbing, Heating & AC Credit Group	Zoom
January 21	Great Lakes Plumbing, Heating & AC Credit Group	Zoom
January 21	Indianapolis Building Trade Suppliers Credit Group	CONFERENCE CALL
Janaury 21	Metal Service Center Credit Group	Antonio's/Canton MI
Janaury 22	Michigan Electric Credit Group Group	Antonio's/Canton MI
January 28	Cincinnati Construction Supliers Credit Group	Barleycorn's, Cold Spring, KY
January 28	Cleveland/Akron/Canton Food Suppliers Credit Group	Mavis Winkle's Irish Pub / Twinsburg, OH
January 28	Plumbing & Heating Wholesalers Credit Group	No Meeting - Information Exchange only
February 9	West Michigan Heating Wholesalers Credit Group	Zoom
February 10	Fort Wayne Building Materials Credit Group	CONFERENCE CALL
February 10	Grand Rapids Electric/Industrial Credit Group	Zoom
February 11	Cincinnati Plumbing, Heating & AC Credit Group	Zoom
February 12	Michiana Credit Association Credit Group	Ruhe 152, Nappanee, IN
February 17	Indiana Electrical Suppliers Credit Group	CONFERENCE CALL
February 17	Columbus Electrical Supplier Credit Group	ZOOM
February 17	Auto Credit Group	CONFERENCE CALL
February 18	Metal Service Center Credit Group	Antonio's/Canton MI
February 18	Indianapolis Building Trade Suppliers Credit Group	CONFERENCE CALL
February 18	Dayton Plumbing, Heating & AC Credit Group	Zoom
February 18	Great Lakes Plumbing, Heating & AC Credit Group	Zoom
February 19	Columbus Plumbing, Heating & AC Credit Group	Zoom
February 19	Columbus Plumbing, Heating & AC Credit Group	Zoom
February 19	Michigan Electric Credit Group	Mojave Cantina/Clawson MI

February 19	Cincinnati Dayton Whsle Electric Credit Group	Rusty Bucket Restaurant & Tavern, Mason, OH
February 25	Plumbing & Heating Wholesalers Credit Group	Ferguson Enterprises-Conference Room / Indianapolis IN
February 25	Cincinnati Construction Suppliers Credit Group	Rusty Bucket Restaurant & Tavern, Mason, OH
February 25	Cleveland/Akron/Canton Food Suppliers Credit Group	Mavis Winkle's Irish Pub / Twinsburg, OH

NACM Connect - Nebraska Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
January 13	Nebraska Builders Credit Group	Zoom Call
February 10	Nebraska Builders Credit Group	Zoom Call

NACM Connect - National Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
January 9	National Horticultural Credit Group	Hyatt Place, Baltimore, MD
January 15	National Tool & Accessories Credit Group	TEAMS
January 15-16	Meatpackers of America Credit Group	Margaritaville, Ft Myers, FL
January 20	National Musical Instruments Credit Group	Zoom
January 20-22	National Home Healthcare, Nursing Home & Foodservice Credit Group	The Westin, Rancho Mirage, CA
January 21-22	National Water Products Credit Group	Hilton Garden Inn, Scottsdale, AZ
February 6	National Circuit Board Suppliers Credit Group	Zoom
February 12	National Christian Suppliers Credit Group	Hilton Garden Inn Downtown, Birmingham, AL
Februrary 12-13	National Steel Mill Credit Group	Clearwater, FL
February 17	National Leisure Living Credit Group	Zoom
February 17-18	National Home Centers Credit	Hotel Contessa, San Antonio, TX
February 18-19	RV/Manufactured Housing Credit Group	The Menger San Antonio, TX
February 19	National Consumer Products Credit Group	Hotel Contessa, San Antonio, TX
February 23-24	International Flat Rolled Steel Credit Group	Sirata Beach Resort, St Pete Beach

NACM Connect - New York Local Industry Credit Group Meetings

DATE	GROUP	MEETING LOCATION
January 9	WNY Food Credit Group	Eagle House, Buffalo, NY
January 13	Rochester Plumbing/HVAC Credit Group	CONFERENCE CALL
January 14	Buffalo Building/Construction Credit Group	Eagle House, Buffalo, NY
January 15	CNY Building Credit Group	CONFERENCE CALL
January 20	Rochester Building Credit Group	Cerames, Rochester, NY
January 23	Buffalo Plumbing/Electric Credit Group	Eagle House, Buffalo, NY
February 10	WNY Food Credit Group	Eagle House, Buffalo, NY
February 11	Rochester Plumbing Credit Group	CONFERENCE CALL
February 13	Buffalo Building/Construction Credit Group	Eagle House, Buffalo, NY
February 17	CNY Building Credit Group	CONFERENCE CALL
February 19	Rochester Building Credit Group	Jeremiah's Tavern, Rochester, NY
February 24	Buffalo Plumbing/Electric Credit Group	Eagle House, Buffalo, NY

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NACM CONNECT
National Association of Credit Management
Driving results

NACM'S 130TH
CREDIT CONGRESS
& EXPO
JUNE 7–10
2026
St. Louis, MO