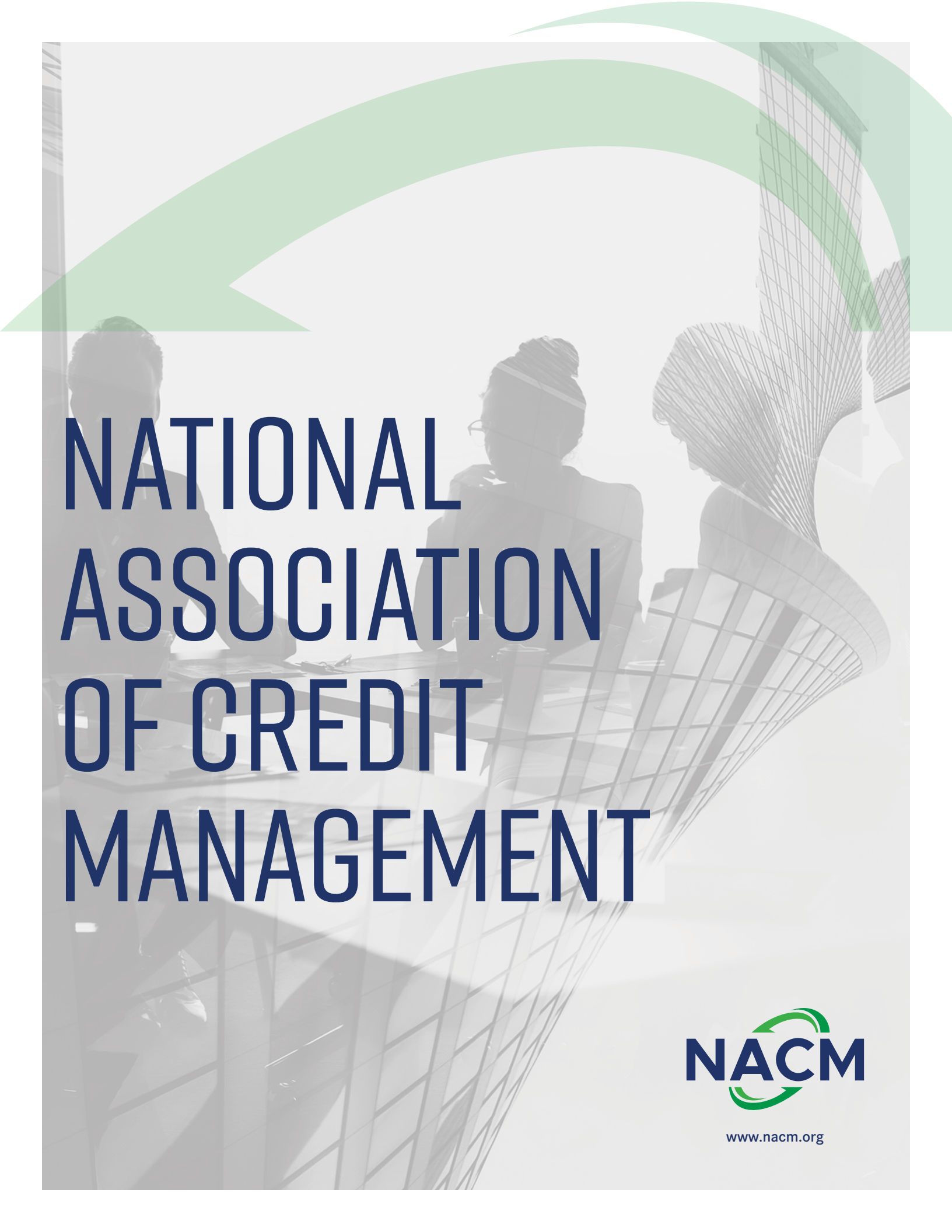




NATIONAL ASSOCIATION OF CREDIT MANAGEMENT



www.nacm.org

WELCOME



Because you joined an NACM Affiliated Association, you are also a national member! From the national headquarters, we welcome you to NACM membership.

When you joined your NACM Affiliated Association, you became part of a national network of credit professionals who share your passion for commercial credit.

The sole mission of your national organization is to lead you through a successful career in commercial credit through education, targeted reliable news and resources.

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Find all of NACM's powerful resources at **bcm.nacm.org** or by downloading NACM's **Business Credit app** from the Google Play or Apple store.



Powered by NACM Thought Leaders

Download **Expert Credit Briefs**, NACM's new collection of white papers, at **nacm.org/expert-credit-briefs**. The white papers are powered by NACM Thought Leaders.



BENEFITS OF NACM MEMBERSHIP

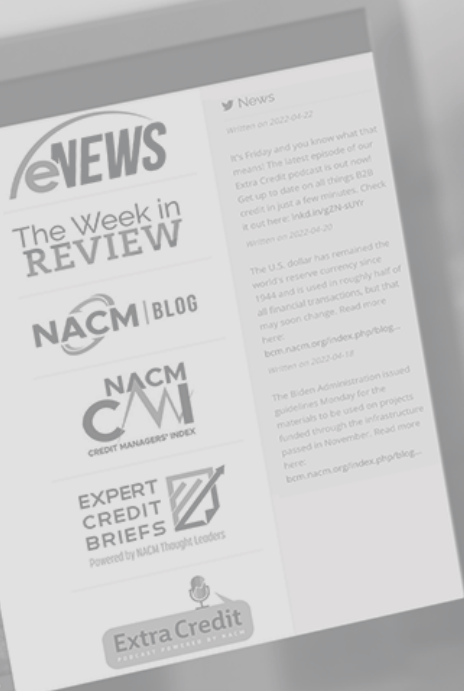
From NACM's National headquarters, you'll receive these member benefits.



NACM's **eNews Weekly Update** is distributed every Thursday via email. It features four articles, focusing on construction, credit, leadership and the economy, the weekly quick poll and events scheduled in the next seven days.

credit essentials

A **monthly overview** of all major events, offerings, education and highlights provided by NACM.



NACM AUTHOR CHAT

Purchase the book. Read the book. Join the conversation. The complimentary members-only get-togethers are designed around a particular book on leadership. You will get to speak with the author, ask questions, share comments with the author and dive deep into the topic.

NACM | BLOG

Published twice a week, celebrating credit managers and their accomplishments. You can find the blog at bcm.nacm.org/index.php/blog.



NACM's National Virtual Online Community
COMING SOON!

WEEK IN REVIEW

Week in Review comes out every Monday. The Global Roundup features links to articles we're reading on topics impacting global commercial credit. Short articles of interest on hot topics will keep you in the know.



THOUGHT LEADERS FORUMS



NACM's virtual **Thought Leadership Forums** are the perfect opportunity for leading B2B credit practitioners to connect monthly and discuss trends in their field. Join the conversation today and start your journey to becoming a subject matter expert. For information, visit nacm.org/community/thought-leader-forums.



Take a few minutes and get caught up on all things B2B credit with NACM's **Extra Credit podcast**. Tune in every Friday for a new episode available at bcm.nacm.org/index.php/podcasts.



Business CREDIT MAGAZINE

A magazine dedicated to **commercial credit topics**, mailed nine times annually to you. It will keep you up-to-date on cutting-edge trends and important credit issues that affect the way you do business.

FEDERAL-LEVEL ADVOCACY

NACM monitors federal legislation to ensure that congressional action doesn't adversely impact the free flow of commercial credit. When asked, NACM members actively participate in voicing either support or concern about federal legislation and regulation.



NACM members can post jobs for free in the Credit Career Center, an industry-specific job board, catering to those in the commercial credit community. Visit career.nacm.org to get started.

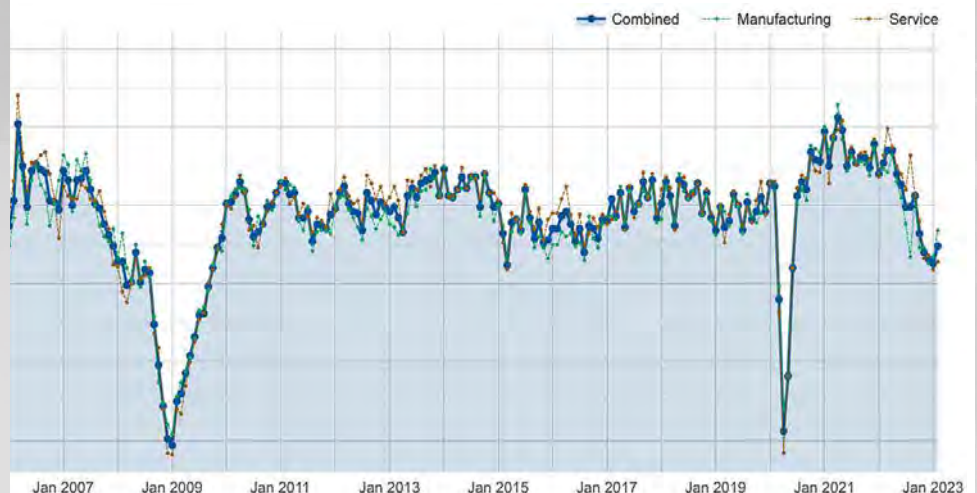


NACM's **Scholarship Foundation** provides scholarships to deserving credit professionals as it fulfills its mission to advance the educational and career development of future generations of credit and finance professionals.



Help us predict the future! Credit professionals see the future and have made the NACM's Credit Managers' Index a forward-looking, leading economic indicator that has broad acceptance and recognition within the business and financial community.

Help keep the data accurate by participate in the CMI survey. Five minutes or less—no math is involved. Just indicate if something is better, the same or worse than the month before. Visit nacm.org/cmi to sign up for our monthly email reminder to participate.



Best Practices, written by members for members

- Counseling a Distressed Customer
- Developing an Internal Credit Score for Businesses
- Onboarding Credit Personnel
- The Dynamic Duo: Credit & Sales
- Components of a Sound Credit Policy
- Going International
- Implementing ERP Systems
- Commercial Collections: An Overview
- UCC Article 9 for Dummies
- The Basics of Financial Statement Analysis
- Beginner's Guide to Bankruptcy

Expert Credit Briefs/White Papers

- Survey response driven trends
- Thought Leadership developed topics

NACM'S KNOWLEDGE CENTER

What knowledge or information do you need today? Visit the NACM's Knowledge Center and leverage the benefits of your NACM membership.

Elevator Speech samples and annual contest

Useful forms from the Credit Manual

Free prerecorded webinars

Construction Job Information Sheet by NACM's Secured Transaction Services

Quick access to:

- News and updates from banks and credit insurers
- *Business Credit* magazine
- NACM's Job Board—members post jobs for free

Search by keyword through all NACM publications

- *Business Credit* magazine
- *The Art & Science of Financial Risk Analysis*
- *The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005*
- *Construction Law Survival Manual*
- *Credit Beyond the Numbers*
- *Credit Management: Principles & Practices*
- *eNews*
- *From the Cutting Board to the Cutting Edge*
- *Manual of Credit and Commercial Laws*
- *Trade Finance Guide: A Quick Reference for U.S. Exporters*



Build your business with Fiserv.

Fiserv helps NACM members streamline payment acceptance and elevate payment experiences.

ACCEPT PAYMENTS	<p>From credit, debit, and checks to contactless cards and mobile wallets, we help you accept payments seamlessly, however and wherever your customers want to pay.</p> <p>Acquiring Solutions • Contactless Point-of-Sale (POS) Global Currency Solutions • Electronic Check Acceptance</p>
DRIVE MORE SALES	<p>Encourage interested shoppers to become purchasers by breaking down their barriers to buying, whether it's in-store or online.</p> <p>Split Payments • Gift Cards • Insights & Analytics</p>
REDUCE COST	<p>Increase your transaction approval rates and offset credit processing fees to help lower your payment costs.</p> <p>Surcharging • Interchange Optimization • Authorization Optimization</p>
SECURE COMMERCE	<p>Help protect customer information and reduce fraud losses without compromising your customer experience. Remove sensitive data from your environment to help reduce PCI compliance scope.</p> <p>Chargeback Management • Security & Fraud Tools</p>
DIGITIZE OPERATIONS	<p>Streamline B2B payment processes and business management tasks with digital tools to improve overall efficiency and back-office operations.</p> <p>B2B Payments • Electronic Invoice Presentment & Payment • Customer Payment Portal Electronic Payroll Delivery • Digital Disbursements • Corporate Incentive Disbursements</p>

PARTNER PROGRAMS

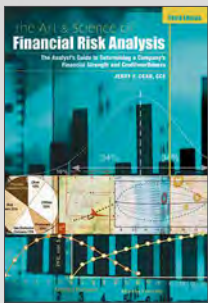
Let NACM improve your bottom line with some of the most competitive rates available on shipping services with UPS®. Your NACM UPS® Savings Program can help you build and grow the business you dream about.

- **Save up to 34% on shipping***
- Exceed standard liability limits through UPS Capital Insurance Agency, Inc.
- Print and produce a wide variety of marketing materials with professional results at the UPS Store®

Call 1-800-MEMBERS or visit www.savewithups.com/nacm.

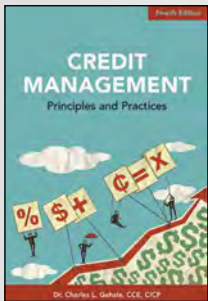
* Visit www.savewithups.com/nacm for specific services and discounts.





The Art & Science of Financial Risk Analysis

Satisfies the needs of credit analysts looking for the basics, as well as those wanting an in-depth understanding of the art and science of financial risk analysis. Provides practical tools and concepts applicable to improving the internal decision-making process.



Credit Management: Principles and Practices

A great training tool for those new to the field, this text also serves as a review for those studying for NACM professional designation exams.



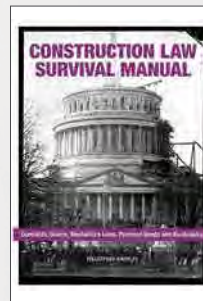
Principles of Business Credit

A must-have in all credit departments, this on-the-job reference covers all facets of the business credit function and process, from management issues to credit applications to developing sound credit policy.



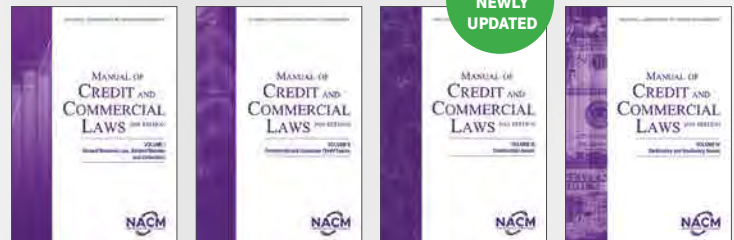
Credit: Beyond the Numbers

An overview of credit and its professional requirements; its efforts to work with other functional groups and the customer; specific responsibilities, including financial analysis, international credit management, and managing marginal accounts and workouts; and challenges that are redefining the profession, notably insourcing and outsourcing.



Construction Law Survival Manual

Compiled by James D. Fullerton, Esq. of Fullerton & Knowles, PC, the Survival Manual provides a comprehensive overview of the legal remedies available to credit professionals working in the construction industry.



Manual of Credit and Commercial Laws

Essential legal information for credit managers. Consists of four volumes that can be purchased separately or as a complete set. Updated every year.

NACM'S BOOKSTORE

For a comprehensive selection of books and publications on credit related topics, look no further than the NACM Bookstore.



STAY AT THE TOP OF YOUR GAME THROUGH EDUCATION

Today's credit professionals face challenges and opportunities. Whether you need to learn about credit policy, metrics, the legal environment of credit or technology, NACM's experts share their ideas and expertise.

The Graduate School of Credit and Financial Management® (GSCFM®)

The Graduate School of Credit and Financial Management features a fresh, invigorating new delivery platform and curriculum, providing a superior application-based, executive education offered conveniently as independent components.

Participants must complete all four components. Upon successful completion of the final component, students will earn the GSCFM Executive Award, and be eligible to sit for the Certified Credit Executive (CCE) exam.

- **Advanced Financial Statement Analysis**
- **Legal Environment of Credit**
- **Advanced Negotiations**
- **Leadership**



Webinars

Webinars offer an engaging platform to participate in enriching online educational sessions. Using a chat feature, you can contribute your thoughts and inquiries, further enriching the dialogue with diverse perspectives. Experience the educational journey as if you were physically present with the speaker, all while remaining in the comfort of your office. CEU opportunities are offered for many webinars.

Unlimited Webinars for One Year

Purchase an unlimited webinar package for everyone at your company and enjoy access to live webinars for 12 months. Webinars offered by NACM-National, STS/MLBS and FCIB are included in the Unlimited Webinar Package. Once the package is activated, simply click on the registration button to register for any webinar. (The package applies only to live webinars.)

UNLIMITED
WEBINAR
PROGRAM



PROFESSIONAL CERTIFICATION PROGRAM

Certification is a mark of distinction and offers a wide range of benefits. Enhance your reputation and advance your career by earning a designation that attests to your high level of knowledge, experience and commitment.

DOMESTIC DESIGNATIONS

Registration

Open your lifetime education file by sending in the registration form along with your resume and transcripts.



Credit Business AssociateSM

CBA is a lifetime academic-based designation that signals the mastery of three credit-related disciplines: basic financial accounting, business credit principles and introductory financial statement analysis.

REQUIREMENTS:

Business Credit Principles

- Available at your NACM Affiliate
- Online 24/7 on NACM's Credit Learning Center
- Live, in-person at NACM Headquarters
- Available at NACM's Credit Congress

Basic Financial Accounting

- Available at your NACM Affiliate
- Online instructor-led course via NACM-National
- Credits from university or community college accepted

Financial Statement Analysis 1

- Available at your NACM Affiliate
- Online 24/7 on NACM's Credit Learning Center
- Live, in-person at NACM Headquarters
- Credits from university or community college accepted

Apply and pass the nationwide CBA exam.



Certified Credit and Risk AnalystSM

CCRA is a lifetime academic-based designation that signals mastery in the analysis and interpretation of financial statements and the ability to make informed credit risk assessments. (No Exam)

REQUIREMENTS:

Basic Financial Accounting

- Available at your NACM Affiliate
- Online instructor-led course via NACM-National
- Credits from university or community college accepted

Financial Statement Analysis 1

- Available at your NACM Affiliate
- Online 24/7 on NACM's Credit Learning Center
- Live, in-person at NACM Headquarters
- Credits from university or community college accepted

Financial Statement Analysis 2: Credit and Risk Management

- Live, in-person at NACM Headquarters
- Available at NACM's Credit Congress

CBA plus
one more
course

Exams offered nationwide in March, July and November and at Credit Congress.

APPLICATION DUE	EXAM DATE
January 9, 2026	March 2, 2026
April 17, 2026	June 7, 2026 (Credit Congress, St. Louis, MO)
May 29, 2026	July 20, 2026
September 11, 2026	November 2, 2026

Certification holders average
6% higher salaries and
CCE holders, 9% more!
Scan the QR code for more info.



Credit Business FellowSM

CBF is a lifetime academic and Career Roadmap-based designation that illustrates achievers are knowledgeable about, and have contributed to, the field of business credit by first earning the CBA designation and then completing additional coursework. The CBF signals competence in business and credit law.

REQUIREMENTS:

Business Law

- Available at your NACM Affiliate
- Online 24/7 on NACM's Credit Learning Center

Credit Law

- Available at your NACM Affiliate
- Online 24/7 on NACM's Credit Learning Center

75 Roadmap Points

Apply and pass the nationwide CBF exam.



Certified Credit Executive[®]

CCE is NACM's highest designation, endorsing its achievers as capable of managing the credit function at an executive level. CCEs are required to recertify every three years, further validating their commitment to continuing education, self-improvement and advancement of the business credit profession.

ELIGIBILITY OPTIONS:

4-year degree + 10 years' experience
+ 125 Roadmap Points

CBA & CBF designation
+ 125 Roadmap Points

57 years of age or older + 15 years' experience
+ 125 Roadmap Points

Graduate School of Credit and Financial Management

- Application-based, executive-level education
- Advanced-level Financial Analysis, Legal, Leadership and more

Apply and pass the nationwide CCE exam.

What's a Career Roadmap?
An organized way of tracking professional experience, education and participation activities.

INTERNATIONAL DESIGNATIONS



Certified International Credit ProfessionalSM

Certified International Credit Professional (CICP) is a lifetime mark of distinction that encourages professional development in global credit management and risk analysis while expanding knowledge.

REQUIREMENTS:

Complete the 13-week International Credit and Risk Management (ICRM) instructor-led online course provided by FCIB and pass the CICP exam.



International Certified Credit ExecutiveSM

International Certified Credit Executive (ICCE) is FCIB's executive-level designation for international credit and risk analysis professionals who are ready to make an impact on the world stage by excelling beyond their CICP designation. (Recertification required.)

REQUIREMENTS:

Hold the CICP designation

Earn 5 education points

Earn 7 participation points

NACM's Credit Learning Center can keep your career goals on track by making continuing education as convenient as possible. You choose the courses you need and learn at your own pace, on your own time and anywhere you want.

NACM'S CREDIT LEARNING CENTER



Webinars on Demand

An extensive library from NACM, FCIB and NACM's Secured Transaction Services.

Courses and Certificate Sessions

- Advanced Credit Policy
- Bankruptcy Bootcamp
- Business Credit Principles
- Business Law
- Commercial Bankruptcy Credit Specialist
- Commercial Collection Specialist
- Commercial Construction Credit Specialist
- Credit Law
- Financial Statement Analysis I
- Letters of Credit

Individual Modules

Topics delivered by carefully selected, expert instructors as one-hour audio/visual sessions—ranging from bankruptcy, antitrust, credit applications, credit policy, construction topics, UCC, commercial collections, leadership and more!

- You choose what learning module you want to take, and when.
- Work toward completion of a course or specialty certificate.
- Watch modules on mobile devices or desktops—you choose.
- Progress and comprehension is validated by end-of-module quizzes.

Individual Modules by Topic

A module is an individual learning segment, 60-minutes in duration. Most modules require the successful completion of a 10-question quiz.

Advanced Credit Policy (3 modules)

Anatomy of a Preference

(also module 2 of Commercial Bankruptcy Credit Specialist course)

Bankruptcy Alternatives

(module S of Business Credit Principles)

Bankruptcy Code Proceedings

(module R of Business Credit Principles)

Bankruptcy: Exercising Your Rights as a Creditor (also module 4 of Commercial Bankruptcy Credit Specialist course)

Bankruptcy: Navigating the Chapters

(also module 5 of Commercial Bankruptcy Credit Specialist course)

Bankruptcy: Setting the Stage

(also module 3 of Commercial Bankruptcy Credit Specialist course)

Bankruptcy Bootcamp: The Fundamentals

(Bootcamp course, module 1)

Bankruptcy Bootcamp: A Case Has Commenced, Now What?

(Bootcamp, module 2)

Bankruptcy Bootcamp: Maximizing Recoveries and Minimizing Liabilities

(Bootcamp, module 3)

Basic Collection Training

Battle of the Forms (part of Commercial Construction Credit Specialist)

Business Credit Fraud

(module M of Business Credit Principles)

Business Credit Principles course

Business Law (18 modules)

Business Writing Skills

Organizing the Credit Department

(module C of Business Credit Principles)

CBA Designation Exam Review (2 modules)

CBF Designation Exam Review (3 modules)

CCE Designation Exam Review (3 modules)

Collections: Why Customer's Don't Pay

(Collections 1 of 6)

Collections: Documenting the Credit Relationship (Collections 2 of 6)

Collections: Granting Credit: Regulatory Considerations (Collections 3 of 6)

Collections: Delinquencies and the Collection Process (Collections 4 of 6)

Collections: Recovery, Litigation and the Courts (Collections 5 of 6)

Collections: Bankruptcy Overview (Collections 6 of 6)

Commercial Bankruptcy Credit Specialist Course (6 modules)

Commercial Construction Credit Specialist

Credit Applications

(module J of Business Credit Principles)

Credit in the Business World

(module A of Business Credit Principles)

Credit in the Company

(module B of Business Credit Principles)

Credit Investigations

(module L of Business Credit Principles)

Credit Management Contract Terms

(part of Commercial Construction Credit Specialist)

Credit Policy and Procedures

(module I of Business Credit Principles)

Cross Border Debt Collection in Germany

Credit and Sales Partnership

(module D of Business Credit Principles)

Dealing with Difficult People

Dispute Resolution (part of Commercial Construction Credit Specialist)

Finance and Business Insurance

(module P of Business Credit Principles)

Financial Statement Analysis 1 course

(all 6 modules must be studied)

I Have My First Preference Claim - What Should I Do Now?

(also module 5 of Commercial Bankruptcy Credit Specialist course)

Importance of Proper Letters of Credit Structure (LCs course 6 of 8)

INCOTERMS 2020 and the Role of Contracts (LCs course 2 of 8)

International Trade

(module O of Business Credit Principles)

Letters of Credit Course (8 modules)

Letters of Credit Documentation

(LCs course 3 of 8)

Legal Forms of Business

(module E of Business Credit Principles)

Legal Environment of Credit

(module F of Business Credit Principles)

Legal Environment of Credit:

Beyond Antitrust Regulations

(module G of Business Credit Principles)

Liens and Bonds: The Critical Nature of the Preliminary Notice (part of Commercial Construction Credit Specialist)

Making Credit Decisions

(module N of Business Credit Principles)

Making Sense of Mechanic's Liens, a Practical Introduction (part of Commercial Construction Credit Specialist)

My Customer Filed Bankruptcy—What Should I Do Now? (also part 6 of Commercial Bankruptcy Credit Specialist course)

Negotiable Instruments

(module Q of Business Credit Principles)

Overview of the UCP 600

(LCs course 7 of 8)

Payment Bonds (part of Commercial Construction Credit Specialist)

Putting It All together (LCs course 8 of 8)

Reviewing and Revising Construction Contracts (part of Commercial Construction Credit Specialist)

The Letter of Credit Process

(LCs course 1 of 8)

The Role of Banks and Letters of Credit Terminology, Costs and Pricing

(LCs course 5 of 8)

The Uniform Commercial Code

(module H of Business Credit Principles)

The Z-Score by Ed Altman

Terms and Conditions of Sale

(module K of Business Credit Principles)

Types of Letters of Credit Discrepancies

(LCs course 4 of 8)

Uniform Commercial Code - Sale of Goods (part of Commercial Construction Credit Specialist)

Ways to Conduct Effective Conversations



FCIB

The Finance, Credit & International
Business Association

GOING GLOBAL?

Join the Finance, Credit & International Business Association (FCIB) to participate on a global level. NACM members are invited to purchase FCIB products and services, too!



**FCIB is the market leader
in global credit education:**

Monthly Global Expert Briefings
European Credit Executives Network
International Credit & Risk
Management (ICRM) online course,
leading to the CICP designation
FCIB @ Credit Congress
Webinars

FCIB offers 5 different membership options:

- **Primary** (one member)
- **Secondary** (second member from the same company)
- **Third and subsequent**
- **Global 10** (up to ten members from the same company)
- **Global Unlimited** (designed for large multinationals)

Benefits of FCIB Membership

Academy of Global Credit

A streaming, on demand collection of core and advanced topics presented as prerecorded webinars.

European Credit Executives Network

Navigate the risks and opportunities unique to the Eurozone. Members are encouraged to ask questions, discuss solutions, and talk about their experiences and challenges. All FCIB members are invited to join—whether they work and live in the EU, or just have customers and colleagues that do.

Global Expert Briefings

Get information that's concise and brief. Each month, join one of FCIB's global experts for a brief, but detailed update on a global credit issue. These member-only briefings will help keep you in the know on currency, trade and country risks.

Week in Review

Delivered each Monday, this newsletter looks at the latest, hard-to-find news of global credit professionals.

Credit & Collections Survey

Participate, engage and consult to learn what terms of sale and payment methods prevail by country. Survey respondents share their tips and best practices to avoid export, sales and collections issues.

Global Credit Leaders Thought Forum

The virtual venue for leading international credit practitioners to connect monthly and discuss trends in global trade.

World Trade REF

A full-featured online trade encyclopedia detailing how to do business in 120 countries.

Country Guides

Explore doing business by country looking at credit applications, collections, payment methods, payment security, insolvency and more.

Discussion Board

FCIB members can post questions and describe their challenges on a secure platform, available only to other members.

Credit Risk Insurer and Bank News

Search through the latest news, reports and papers published by banks and credit insurers to stay in the know. Country Risk Maps from multiple credit insurers are included.

Preferred Member Pricing

FCIB offers freshly investigated credit reports, the PRL newsletter and PRS Country Reports at preferred pricing to its members.

The screenshot displays the FCIB Knowledge Center website. At the top, the FCIB logo is accompanied by the tagline 'The Finance, Credit & International Business Association'. A navigation bar includes links for HOME, ABOUT US, EDUCATION, NEWS, TOOLS, REPORTS, and COMMUNITY. The main section, titled 'Knowledge Center', features a grid of 16 resource tiles. Each tile includes an icon, a title, and a brief description. Some tiles are marked 'FCIB membership required'. The tiles include: World Trade REF, Discussion Board, International Credit & Collections Survey, European Credit Executives Network, Academy of Global Credit, FCIB's Week in Review, Credit Risk Insurers & Bank News, Forms, Guides and Samples, Business Credit Magazine, Bookstore, NACM Knowledge Center, Free Educational Resources, Presentations, Global Economic Forecasts, Post a Job, and Find a Member.

Do you really know your customer?

FCIB's In-Depth Credit Reports provide a comprehensive view of a company's legal status, ownership, management, banking and finance, operational and payment history, and the latest full financial statements*. Our vetted partners conduct on-the-ground investigations of subject companies by contacting trade references, government sources and employees.

FCIB's Next Business Day Reports cover more than 60 countries and offer a fast and affordable alternative to our In-Depth Credit Reports. Built upon a fresh investigation, not a database, they provide verification of a company's legal status, basic financial information*, a predictive credit risk rating, credit recommendation, legal filings, operational history and more.

FCIB CREDIT REPORTS

Information That's Vetted,
Validated and Verified

FCIB understands the importance of quality and turnaround time, and monitors both aspects on an ongoing basis.

No contracts. No minimums.

Choose the report delivery option to fit your needs: Routine, Rush, Super Rush and Next Business Day (where available).

	IN-DEPTH REPORTS	NEXT BUSINESS DAY REPORTS
Fresh Investigation	YES	YES
Trade Name Verification	YES	YES
Registration Verification	YES	YES
Contact/Address Verification	YES	YES
Credit Risk Rating	YES	YES
Credit Limit Recommendation	YES	YES
Number of Employees	YES	YES
Shareholder Information	YES	YES
Historical Currency Comparison	YES	YES
Subsidiary Information	YES	NO
Contact References	YES	NO
Financial Information	YES	LIMITED
Board Members and Key Staff/Executives	YES	NO
Trade References	YES	NO
Operations & History	FULL	LIMITED
Property & Assets	YES	NO
2-Week Question Period	YES	YES
Contract Required	NO	NO
Minimum Order Required	NO	NO

* Availability depends on reporting requirements and investigation findings.

MODULES

1

SUCCESSFUL INTERNATIONAL CREDIT MANAGEMENT

Module 1 focuses on the reasons to sell globally, the development of global credit policies & procedures, and how global credit departments are organized.

2

ESTABLISHING NEW CUSTOMERS

Module 2 covers how to establish new customers including the global credit approval process; country, currency and culture risks; and risk assessment processes.

3

FINANCIAL STATEMENT ANALYSIS

Module 3 examines the components of financial statement analysis, including ratios and how to identify common problems.

4

RISK MITIGATION

Module 4 considers the options to minimize and manage those risks using techniques and products such as foreign exchange policy or trade credit insurance.

5

ESTABLISHING CREDIT LINES AND PAYMENT TERMS

Module 5 explores the difference between credit lines and credit limits, key credit considerations and influences, and establishing and monitoring of credit lines.

6

BANKING AND CURRENCY

Module 6 examines banking and currency strategies, financing techniques and forms of countertrade.

7

GLOBAL PAYMENT MECHANISMS AND METHODS

Module 7 introduces various global payment mechanisms and methods such as open account, documentary collections and methods of financing trade shipments.

INTERNATIONAL CREDIT & RISK MANAGEMENT ONLINE COURSE

In 13 weeks, FCIB's ICRM online course will prepare you for the challenges ahead. Register for the course at www.fcibglobal.com.

11

TICKET TO SUCCESS

Take the CICP Designation Exam

10

COMPLIANCE AND LEGAL

Module 10 provides an overview of international trade laws, arbitration and litigation, and compliance.

9

METRICS AND BENCHMARKING

Module 9 shines light on how to make improvements by investigating benchmarking and performance measures, DSO calculations and collections forecasting among other topics.

8

LETTERS OF CREDIT, GUARANTEES AND BONDS

Module 8 is dedicated to letters of credit so students can get a deeper understanding of how to use the payment tools.



FINISH THE ICRM COURSE

Each year, nearly 1,200 credit professionals gather for NACM's premier education event, the annual NACM Credit Congress & Exposition. Packed with more than 70 different educational offerings, it's the must-attend learning event to stay on top of the most current changes in the field.

Something for Everyone

- Designation exam review sessions
- First-time attendee orientation
- Professional designation program overview
- Executive Leadership Workshop: Participate in this session series to learn what it means to become a Strategic Leader.

CREDIT CONGRESS & EXPOSITION

130TH CREDIT CONGRESS & EXPO

June 7-10, 2026
St. Louis, MO

131ST CREDIT CONGRESS & EXPO

June 13-16, 2027
Las Vegas, NV

132ND CREDIT CONGRESS & EXPO

May 21-24, 2028
Denver, CO





Sessions Packed with Education

- Leadership development
- Credit risk analysis
- Indicators of risk & insolvency
- Credit survival skills
- Technology solutions
- Credit & sales
- Construction credit
- Credit card surcharging
- Performance metrics
- Developing communication skills
- Conducting credit investigations
- Global hotspots
- Cutting-edge issues
- Bankruptcy topics
- Creditors' rights
- Vendor vetting

NACM's Credit Congress is a perfect blend of educational and networking opportunities in an ideal forum to connect with colleagues and expand your network.



Talk to Your Service Providers

- Renew relationships with your service providers
- Learn about new products, services and technology
- Visit with NACM staff to learn about the many ways NACM can support you
- Take a look at NACM's National Trade Credit Report
- Attend Exhibitor Solutions Hub



Immerse yourself in an environment where you can mingle, exchange ideas and build one-on-one relationships that help move you ahead of the competition.



SECURED TRANSACTION SERVICES (STS)

Construction credit is complicated and time consuming. NACM's Secured Transaction Services can help you reclaim your valuable time. Whether you lean on STS resources, like the Lien Navigator, to guide your actions to secure your sales or allow the STS team to file your preliminary notices or UCCs, track your project action deadlines, or facilitate mechanic's lien filings, STS is an extension of your team.





NACM SECURED TRANSACTION SERVICES' LIEN NAVIGATOR

The Lien Navigator is the credit professional's authoritative guide to notice, lien, payment bond and suit time requirements **for all 50 states, D.C., and Canada**. Credit professionals can rely on the Navigator to determine when and how action needs to be taken to protect lien rights across the 50 states, D.C., and Canada. The real-time Navigator ensures that you'll always have current information. **Specific questions are also answered for subscribers through the Navigator Answer Line.** The Navigator is a web-based service, accessed through the STS website, **www.nacmsts.com**.

The Navigator subscription includes the Construction Academy and unlimited user access.

Each State includes:

- Links to the State Statute
- Law Link
- Private Time Frames
- Public Time Frames
- Speed Bumps
- Waivers
- Oil & Gas Lien Information
- Miller Act Federal Time Frames

Easy access to:

- Date Calculator
- Glossary of Terms

Ohio

Statute

Law Link

Private

Public

Speed Bumps

Waivers

Oil & Gas Lien

Federal

Public Records Online

Date Calculator

Ohio Private Time Frames

Step 1: Notice

- **Residential:** No requirement for a project owner occupied, or to be occupied, single or double family dwelling or single unit of a condominium. All other residential projects where a Notice of Commencement was filed, serve the prime contractor and owner **after** furnishing and within **21 days** of first furnishing. Request a copy of the Notice of Commencement in conjunction with serving a timely notice of furnishing.
- **Commercial:** Serve the prime contractor and owner **after** furnishing and within **21 days** of first furnishing. NACM recommends requesting a copy of the Notice of Commencement in conjunction with serving a timely notice of furnishing. See Speed Bumps.

Step 2: Lien

- **Commercial:** File within **75 days** of last furnishing.
- **Residential:** File within **60 days** of last furnishing. See Speed Bumps.
 - Serve lien on owner within **30 days** of filing (commercial & residential).

Step 3: Foreclosure

- Within **4 years** from filing lien or 60 days of receipt of notice to commence.

NACM SECURED TRANSACTION SERVICES' Date Calculator

Select a starting date and the number of days to add/subtract.

1/12/2023	+0	= 1/12/2023	Thu
+ - 0	+60	= 3/13/2023	Mon
	+90	= 4/12/2023	Wed
	+120	= 5/12/2023	Fri
	+150	= 6/11/2023	Sun
	+180	= 7/11/2023	Tue

Georgia

Statute

Law Link

Private

Public

Speed Bumps

Waivers

Federal

Oil & Gas Lien

Public Records Online

Date Calculator

Glossary

Georgia Public Time Frames

Step 1: Notice

- No notice is required if there is a direct contractual relationship with the general Contractor.
- Request Notice of Commencement from the Owner prior to furnishing.
- If the owner, agent of the owner, or general contractor files a Notice of Commencement within 15 days of beginning the project, a lien claimant must serve notice to the owner and contractor within **30 days** of first furnishing.

Caution: See **WAIVER** section for important statute detail: within 45 days of signing a Waiver/Release when payment has not been received. Case law (September 2019) ALA Construction Services, LLC v. Controlled Access, Inc. impacts right to breach of contract against your customer.

Prior to 12/31/20: Affidavits of Non-Payment filed within **60 days** of execution when payment is not received.

New statute 1/1/21: Affidavits of Non-Payment filed within **90 days** of execution when payment is not received.

Step 2: Bond Claim

- Serve notice to the contractor and bonding company of claim within **90 days** after labor or materials were last furnished.

Step 3: Suit Against Bond

- Suit must be filed no sooner than **90 days** from last date upon which labor or materials were furnished, and no later than **1 year** after completion of the contract and acceptance of the work by the public authority.

Bond Bits

- Amount of Bond: 100% of contract price.
- Contracts less than \$100,000 are excluded from bond requirements, \$50.00 for GA, DOT projects.

Construction Credit Academy

Submit Service Request

Get Questions

NACM SECURED TRANSACTION SERVICES (Serving credit)

HOME STATES QUICK LINKS REQUEST SERVICES CONTACT US NACM

Speed Bumps – NACM STS

You are here: Home > Speed Bumps

Georgia Speed Bumps

Private Speed Bumps

- Georgia is an **UNPAID BALANCE** lien state.
- Georgia is a Notice of Commencement State (NOC). A Notice of Commencement of Improvement is designed to provide a potential lien claimant with ready access to information necessary to the filing of a claim of lien.
 - A copy of the Notice of Commencement must be provided **within 10 calendar days** of the receipt of a written request or the notice to contractor provisions are inapplicable to the claimant making the request.
 - NACM strongly recommends requesting the NOC in conjunction with serving the Notice to Owner (NTO) within 30 days of first furnishing. If upon receipt of the NOC the ladder of supply information is different than the that originally served, resend the NTO with the updated information within 30 days of receipt of the NOC.
- Effective January 1, 2009, GA put in place a new statutory scheme for licensing general contractors and residential contractors. Although there are exemptions from these licensing requirements, those required to have a license will be denied the right to seek payment for work performed, or to file a claim of lien with respect to the work performed if they do not have the required general contractor's or residential contractor's license. **However, the lien rights of trade subcontractors and suppliers are not affected by a general contractor's failure to have the proper license.**

Notice Speed Bumps

- Important Reminder: Claim amounts are required on all statutorily required NTOs.
- A lien claimant **may file** a preliminary notice of lien rights. If a preliminary notice is filed, then a subsequent contractor's or owner's affidavit that the claimant has been paid or has waived its lien rights will not dissolve the lien.
- If, after preliminary notice is filed, the owner or contractor demands that a claim of lien be filed, then the claimant must file a claim of lien within 10 days of the mailing of the demand, or preliminary notice is dissolved.

Mechanic's Lien Speed Bumps

- Although a unlicensed trade contractor may file a claim of lien, it may be prohibited from filing suit to enforce its claim of lien unless it corrects its licensing problems.
- Lien amounts cannot include attorney's fees or other similar expenses, but these can be paid in event that a party successfully prevails in a suit to foreclose on a lien.
- When the claim of lien has been filed, the lien claimant is required to send a copy of the lien claim registered or certified mail or by statutory overnight delivery to the Owner of the property. The Lien must be served within **2 business days** of the filing of the claim of lien.

Speed bumps help credit professionals understand the nuances of each state's statute. Speed bumps help you slow down and pay attention to the details.

QUICK LINKS

- Type Of Project / Who Is The Owner
- State Requirements At-A-Glance
- Quick References
- Date Calculator
- Construction Credit Academy
- Newsmakers
- Glossary
- Reference Articles
- Enews

Notice of Commencement States

Florida	Georgia
Iowa (residential)	Michigan
North Carolina	Ohio
South Carolina	Utah
Pennsylvania	

Immediate Action States

States which require notification (pre-lien) prior to terms.

States having a deadline of 30 days from first furnishing or less.			
Alabama	(Private/Trapping)	Mississippi	(S) Private
Alaska	(Private/Trapping)	Montana	((S) Residential)
Arizona	(S)	Nebraska	((S) Residential/Trapping)
Arkansas	((S) Residential)	Nevada	(S)
California	(S)	New Hampshire	(Private/Trapping)
Colorado	(Private/Trapping)	New Jersey	(Public/Trapping)
Connecticut	((S) Prime)	Ohio	(S)
Georgia	(S)	Oklahoma	((S) Residential)
Hawaii	((S) Residential)	Oregon	((S) Private)
Idaho	((S) Prime Residential)	Rhode Island	((S) Private Prime)
Iowa	(S)	South Carolina	(Private/Trapping)
Kansas	((S) Residential)	Tennessee	((S) Prime)
Louisiana	((S) Prime and lessors)	Utah	(S)
Maine	(Residential/Trapping)	Virginia	((S) Residential)
Massachusetts	(Private/Trapping)	Washington	((S) Prime and Residential)
Michigan	(S)	Wisconsin	((S) Prime and Residential)
Missouri	((S) Prime and Residential)		

States having a deadline of 45 days from first furnishing.

Florida	((S) owner)	Pennsylvania	((S) Private)
Minnesota	((S) Prime)		

(S) - Statutorily required; Trapping - The date the notice is served is the date funds are trapped on the general contract.

State Requirements at-a-Glance Included in the Lien Navigator:

- List of First Furnishing States
- List of Direct to Lien States
- List of States Requiring Dollars on NTOs
- List of Full Price and Unpaid Balance Lien States
- List of Immediate Action States
- List of Notice of Commencement States
- List of Notice of Completion States
- List of Remote Contractors States
- List of Construction Trust Fund States
- List of Pay if Paid Clause Enforceable States
- List of State-by-State Contractor's License Requirement
- List of Rights for Suppliers to Suppliers
- List of Waiver Forms Governed by State Statute
- List of States Requiring NTOs when Selling to Owner

Also included in the Lien Navigator:

- Bond Bits, explaining state specific payment bond thresholds
- Waiver Wire, lien waiver considerations and Pay if Pay/Pay When Paid validity
- Urgent News and related *Business Credit* articles
- STS Answer Line Support

STS CONSTRUCTION ACADEMY OF CREDIT

The STS Construction Academy of Credit is a library of recorded webinars designed to educate or refresh the knowledge needed to excel in construction credit. A core of basic topics anchors the academy with new advanced topics added to keep the offerings fresh. Recordings are organized into broad topics.

(NEW!) South Carolina: When Do I Serve the Preliminary Notice?

Understanding Public Construction Credit in Preparation of Appropriation of Infrastructure Funds

Help! My Customer Filed Bankruptcy, How to Collect Your Debt When Your Customer is in Bankruptcy

UCC Filings: If You're Acting Like a Banker, Think Like a Banker

Change Orders: The Good, the Bad and the Ugly

Hurricanes, Tornadoes, Earthquakes & a Pandemic: Oh My! Collection Techniques After a Disaster

Collecting your Judgment - Levies, Garnishments and Getting Paid

Preliminary Notices - Having to Serve Them vs. Should be Serving Them

Negotiating Construction Contracts in the COVID-19 World

Full Price vs. Unpaid Balance Liens - What's the difference and why it's so important to know the difference

Joint Check Agreements - A Quick Primer

Joint Check Agreements with security, Guaranty and Trust Fund Options

Life after COVID-19: Contract and Practical Considerations

Managing Construction Credit and the Importance of Gathering the Right Job Information

Mechanic's Lien & Bond Waivers: Reading and Revising Waivers to Protect Security Rights

Navigating Lien and Trust Fund Rights When a Party to the Construction Supply Chain Files Bankruptcy

Basics of Alabama Lien/Bond Law

Arizona Preliminary Notices - Doing them timely and accurately is vitally important during periods of economic uncertainty

Important and often overlooked details regarding California's mechanic's lien, bond claim and stop notice provisions

California Lien Waivers, Intentionally and Unintentionally Releasing Your Right

Colorado's Underused Preliminary Notice

Mechanic's Liens And Payment Bond Claims In Connecticut

Florida Construction Lien and Bond Claims, The Basics

Florida Statutory Changes Impacting Construction Bond Claims

Mismanaging the Lien and Bond process is not so "Peachy" in Georgia

Georgia Materialman's Liens: How to deal with lien waivers

Idaho, Residential vs. Commercial Construction is a BIG DEAL

Illinois Lien Waivers: Understanding the rights being waived in exchange for the promise of payment

Choose from 2 Preliminary Notice (Notice to Owner) Options on a National Basis

1. NTOs prepared and served by our staff.
2. NTOs prepared and serviced by our National Attorney Network.

Both NTO services include, at no additional charge, a Next Action Notification Email. These reminders are sent automatically to ensure that your lien/bond and suit deadlines are met during each step of the lien process.

WE UNDERSTAND CONSTRUCTION CREDIT

Let a Member of Our Attorney Network File and Foreclose Your Lien and/or Bond

We offer a construction filing service on a nationwide basis through an established, carefully selected nationwide attorney network.

This network, comprised of experienced construction-oriented attorneys, prepares, serves, files and enforces preliminary notices, liens and bond claims. Our network's vast knowledge and expertise ensures that your requests will be completed professionally, accurately and quickly.

Lien and Bond Claim Filing Program

MLBS files Mechanic's Liens and Bond Claims in all 50 states, D.C., and in Canada through the MLBS National Attorney Network for flat fees. The power of "Strength in Numbers" allows MLBS to negotiate outstanding rates from our construction-oriented network. In addition, the MLBS National Attorney Network provides assurance that all liens are filed timely and accurately. As part of the Mechanic's Lien Program, clients receive Next Action Notification Emails. These reminders are sent automatically to ensure that foreclosure and suit against bond deadlines are met during each step of the lien process.

The screenshot shows the 'Lien Waiver Manager' web application. The header is dark blue with the title 'Lien Waiver Manager' in white. Below the header, there's a navigation bar with 'Home', 'Services', and 'Lien Waiver Manager'. A sidebar on the left lists various services: 'Lien Navigator', 'Notice to Owner Services', 'Lien & Bond Claim Filing Program' (highlighted in blue), 'Deadline Tracking', 'Demand Letters', 'Payment Bond Investigation Service', 'UCC Filings', and 'Job Information sheet'. The main content area has a green heading 'Welcome to STS Lien Waiver Manager' and a sub-heading 'The lien waiver process needs to be managed.' It contains two paragraphs of text explaining the process and a 'SEND MESSAGE' button. At the bottom, there's a contact information box with the email 'nacm_national@nacm.org'.

Lien Waiver Manager

here: [Home](#) • [Services](#) • Lien Waiver Manager

Lien Navigator

Notice to Owner Services

Lien & Bond Claim Filing Program

Deadline Tracking

Demand Letters

Payment Bond Investigation Service

UCC Filings

Lien Waiver Manager

Job Information sheet

Welcome to STS Lien Waiver Manager

The lien waiver process needs to be managed.

Over the past 10 years lien waivers have changed. What was once a half page, simple, fill-in-the-blank form, has morphed into a full-fledged legal document often requiring contract administration to figure out what the form means and what's actually being waived to receive payment. Another problem is tracking what's actually been waived per project. Finally, to complicate matters further, some of these prime contractor homegrown forms can be misleading and demand concessions never designed to be part of a waiver process. This problem is beginning to be addressed. Recent statute changes in states like Texas and California have added statutory language requiring specific lien waiver forms designed to protect suppliers and laborers.

A lien waiver is a document provided to the owner of a property stating the creditor has received all payment and gives up the right to impose a lien on the property. As stated above, however, varying state law and other circumstances can affect lien waivers.

As mentioned, over the past couple years, and most recently with states like Georgia, California (2013) and Texas (2012), lien waivers have become statutory forms with specific required verbiage extracted from the state's mechanic's lien statute; forms you must be able to produce. To solve this problem and to assist with the management of lien waivers, NACM's Secured Transaction Services division will add the **STS Lien Waiver Manager** to its online portal. From the waiver manager you'll be able to create, print and manage all these state specific statutory Lien Waivers, merging project data from the STS System, on a national basis.

Finally there's a system created by the leading association for Credit Managers, NACM, for suppliers and subs. The **STS Lien Waiver Manager** will produce and/or manage, if using waivers provided by your customer or a prime, lien waivers for all 50 states. Users will be able to load project information in the MLBS System, then merge, print, or reprint statutorily compliant partial, final, conditional, and unconditional waivers.

For access to the Lien Waiver Manager, please email nacm_national@nacm.org. Once set up, NACM STS will be happy to do a walk through of the program's functionality.

Contact us

Name: _____

Email: _____

Subject: _____

Message: _____

SEND MESSAGE

The Lien Waiver Manager

- Manages waivers for all 50 states
- Merges data from the MLBS system or edits blank templates
- Includes conditional, unconditional, partial and final templates
- Archives dollars waived, type waived, and when waived by project
- Allows for disputed amounts and through dating
- Updates and remains compliant as statutes change
- Allows for editing and reprinting

Easy Project Navigation Through the MLBS Online Service Portal

- Required information prompts
- Tracks next action dates
- Allows for job updates
- View, sort and manage projects

The Document Manager

All project documents are available for download on demand.

We've got you covered with:

- Notice to Owners
- Attorney network mechanic's lien filing service
- Foreclosure or bond suit actions with the attorney who filed your lien
- UCC equipment and inventory filing services
- Demand letters
- Tracking service and more

SUBSCRIPTION SERVICES

The Lien Navigator

Lien Waiver Manager

NTO FILING SERVICES

Notice to Owners
No Volume Commitment

Notice to Owners (no research)

Notice to Owners – Attorney
No Volume Commitment

OTHER SERVICES

Tracking Service Included with NTO request

Mechanic's Lien – Attorney

Bond Claim – Attorney

Public Improvement Lien Stop Notice

Demand Letter – MLBS

Demand Letter – Attorney

Foreclosure/Suit Against Bonds

*Due to circumstance of law, the possible necessity of title work fees may vary.

NEVER BE CAUGHT UNSECURED ON CONSTRUCTION PROJECTS

STS' UCC Filing Services

STS' UCC Filing Services handles every aspect of the UCC filing life cycle, including security agreement and collateral description management, tracking jurisdictional requirements, calculating UCC filing fees, processing documents, writing checks and submitting your UCC filing—all within our comprehensive system. We'll monitor your portfolio for expiration or continuation, notifying you in advance of deadlines so that you can take the appropriate action, all for no additional fee.

STS' UCC Filing Services' state-of-the-art technology is easy to learn. You'll complete your requests with confidence utilizing a simple, single-screen format. STS' UCC Filing Services will maintain an electronic backup and provide reporting within NACM's Secured Transaction Services system. The report includes filed forms, certified mail receipts, Security Agreements, UCC-1 expiration dates and UCC-3 filings. Reporting is provided at no additional charge.

FILING SERVICES

Pre UCC Filing Corporate Structure Verification

Security Agreement Preparation

Blanket or Basic UCC Filing

Purchase Money Security Interest Filing

Consignment Filing

Amendment/Continuation Filing

Archiving Service

UCC Debtor Search Outside of Filing

*Due to circumstance of law, the possible necessity of title work fees may vary.

FILING SERVICES	
Pre UCC Filing Corporate Structure Verification	
Security Agreement Preparation	
Blanket or Basic UCC Filing	
Purchase Money Security Interest Filing	
Consignment Filing	
Amendment/Continuation Filing	
Archiving Service	
UCC Debtor Search Outside of Filing	

*Due to circumstance of law, the possible necessity of title work fees may vary.



NACM SECURED TRANSACTION SERVICES
National Association of Credit Management Driving results

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS

A. NAME & PHONE OF CONTACT AT FILER (optional)

B. E-MAIL CONTACT AT FILER (optional)

C. SEND ACKNOWLEDGMENT TO: (Name and Address)

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only gss Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here ☐ and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

1a. ORGANIZATION'S NAME

OR

1b. INDIVIDUAL'S SURNAME

1c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

2. DEBTOR'S NAME: Provide only gss Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here ☐ and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

2a. ORGANIZATION'S NAME

OR

2b. INDIVIDUAL'S SURNAME

2c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

3. SECURED PARTY'S NAME (or NAME OF ASSIGNEE OF ASSIGNOR SECURED PARTY): Provide only gss Secured Party name (3a or 3b)

3a. ORGANIZATION'S NAME

OR

3b. INDIVIDUAL'S SURNAME

3c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

4. COLLATERAL: This financing statement covers the following collateral:

5. Check only if applicable and check only one box: Collateral is ☐ held in a Trust (see UCC1Ad, item 17 and Instructions) ☐ being administered by a Decedent's Personal Representative

6a. Check only if applicable and check only one box:

☐ Public-Finance Transaction

☐ Manufactured-Home Transaction

☐ A Debtor is a Transmitting Utility

6b. Check only if applicable and check only one box:

☐ Agricultural Lien

☐ Non-UCC Filing

7. ALTERNATIVE DESIGNATION (if applicable):

☐ Lessee/Lessor

☐ Consignee/Consignor

☐ Seller/Buyer

☐ Bailee/Bailor

☐ Licensee/Licensor

8. OPTIONAL FILER REFERENCE DATA:

FILING OFFICE COPY — UCC FINANCING STATEMENT (Form UCC1) (Rev. 04/20/11)

International Association of Commercial Administrators (IACA)

Visit nacmsts.com 27



CREDIT & FINANCIAL DEVELOPMENT DIVISION (CFDD)

Where available, Credit & Financial Development Division (CFDD) Chapters offer memberships to those wishing to boost their leadership skills along with providing access to credit education. Member-led Chapters organize monthly or bimonthly meetings, creating a forum for networking and further developing professional skills.

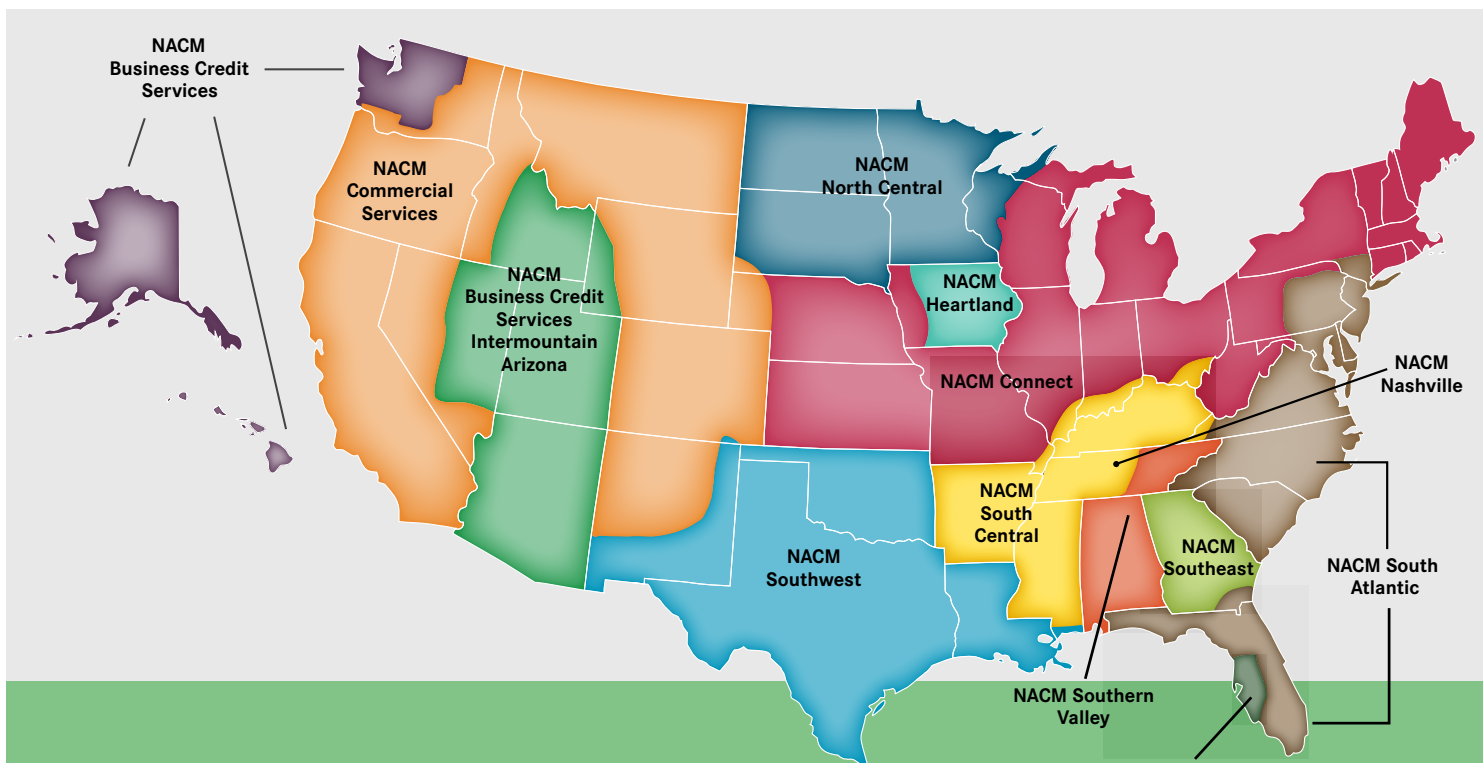


Contact one of the CFDD Chapters today!

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CFDD Kansas City
CFDD Louisville

CFDD Minneapolis/Saint Paul
CFDD Oklahoma
CFDD Omaha/Lincoln
CFDD Phoenix
CFDD Portland

CFDD Raleigh/Durham
CFDD Seattle
CFDD Tacoma
CFDD Wichita



LEARN MORE ABOUT HOW NACM CAN HELP YOU DRIVE RESULTS

NACM Trade Credit Report

Along with other third-party credit reports

Industry Credit Groups

Collection Services

Adjustment Services



NACM Business Credit Services	800-423-5710
NACM Business Credit Services Intermountain & Arizona	800-977-NACM
NACM Commercial Services	800-622-6985
NACM Connect	800-935-NACM
NACM Heartland	888-222-1447
NACM Nashville	615-386-2291
NACM North Central	763-253-4300
NACM South Atlantic	800-393-NACM
NACM South Central	800-666-6966
NACM Southeast	770-491-3313
NACM Southwest	972-518-0019
NACM Southern Valley	877-646-NACM
NACM Tampa	800-329-NACM

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