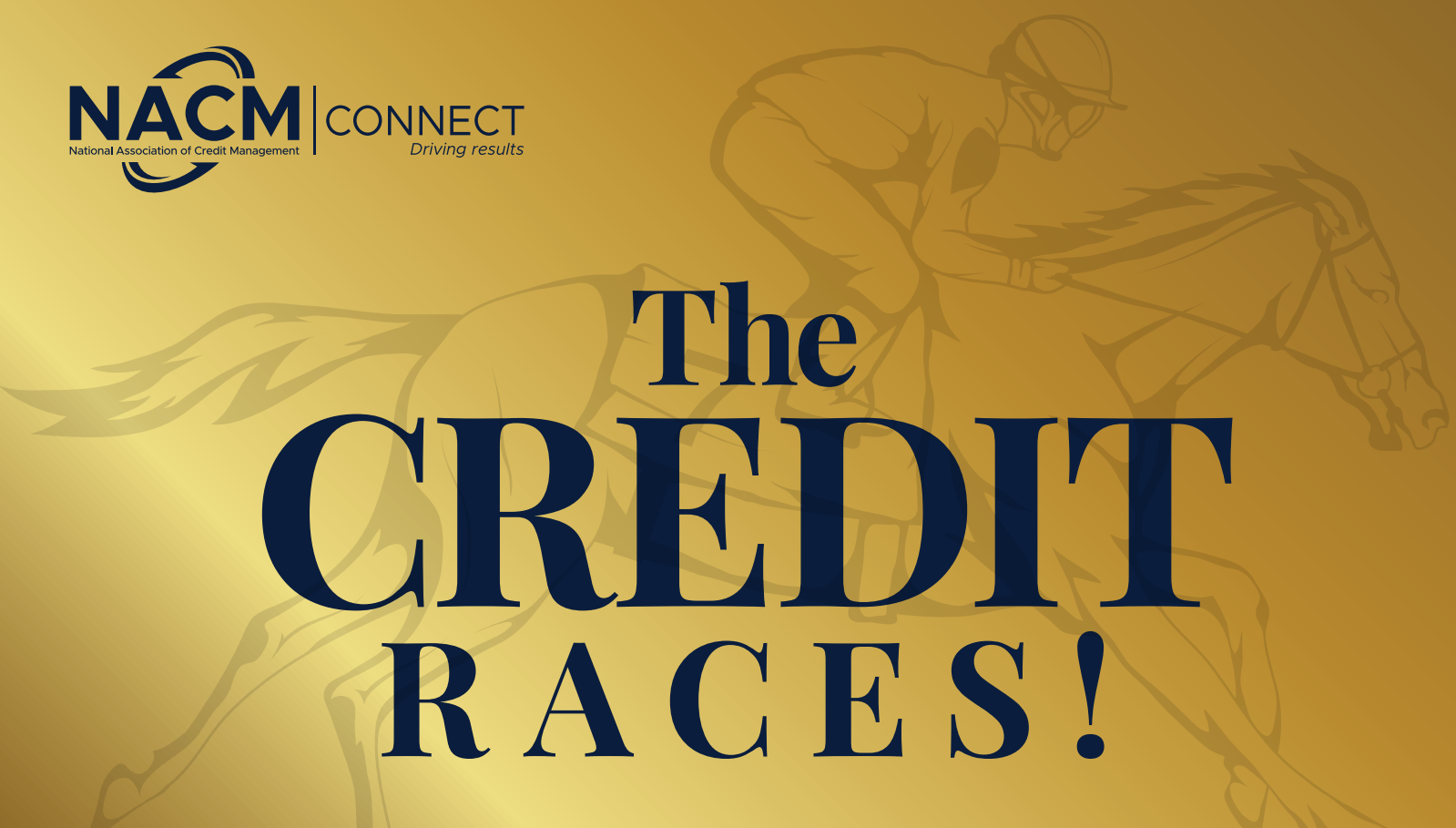




# The CREDIT RACES!



2026 Fall  
Credit Conference



## CHICAGO

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

**REGISTER NOW | [www.nacmconnect.org](http://www.nacmconnect.org)**

ABOUT THE CONFERENCE

Get ready for an exciting experience at the NACM Connect Fall Credit Conference, where we're bringing the thrill of The Credit Races to life! Join fellow credit professionals as we gather at the starting gate for two days of enriching education, valuable networking, and fresh industry insights. Building on the success of the beginning of our Credit Races, our Spring Regional Meetings, the Chicago Credit Conference will feature expert-led sessions, meaningful connections, and a first look at innovative solutions from our partners. Whether you're looking to gain a competitive edge, discover winning strategies, or expand your professional network, you'll find plenty of opportunities to stay ahead of the field. Don't miss your chance to make a strong run towards success at this premier industry event!

WHY YOU SHOULD ATTEND

In a rapidly changing credit landscape, staying ahead of the competition is essential! The NACM Connect Fall Credit Conference gives you the insights and tools you need to keep pace with evolving laws, technologies, and industry trends while earning Continuing Education Units/Credits and certification points. Connect with industry leaders, discover creative solutions, and acquire competitive advantages to help accelerate your success. The gates are open—don't miss your opportunity to make a winning run at The Credit Races!

YOUR REGISTRATION INCLUDES

- General sessions
- Breakfasts and buffet lunches
- Networking receptions
- Exhibit hall entry and contests
- Morning and afternoon breaks and refreshments
- Two full days of concurrent educational sessions

LOCATION

Meridian Banquet & Conference Center  
1701 W. Algonquin Road  
Rolling Meadows, IL 60008

HOTEL ACCOMMODATIONS

Hotel reservations can be made at the Aloft Chicago Schaumburg, 3407 Algonquin Rd., Rolling Meadows, IL 60008. **We have a hotel block of rooms for October 20 and October 21.** When calling 847.259.5000 reference NACM Connect Conference to receive the conference rate of \$145/night. ***We highly recommend booking the hotel through the reservation link. Please do not call Marriott directly to book your hotel room because they are unable to honor our group rate. The cut-off date is September 20, 2026.***

Here is the link to make your hotel reservations:

**Book your group rate for NACM Connect Fall Credit Conference**

METHODS OF REGISTRATION

Please choose one of the following methods to register for this year's conference. Full payment must be received with your registration or we can invoice you, but payment must be received before the event. Be sure to take advantage of one of the team discounts listed.

ONLINE

[www.nacmconnect.org](http://www.nacmconnect.org)

EMAIL

Complete the enclosed registration form and email it to NACM Connect at [registration@nacmconnect.org](mailto:registration@nacmconnect.org). Credit card payments can be made upon receipt of invoice.

MAIL

You may send your completed Registration Form with payment to:  
NACM Connect  
Attn: Credit Conference | Registration  
2500 W. Higgins Rd. Suite 780  
Hoffman Estates, IL 60169

TEAM DISCOUNTS

- 5 – 9 attendees  
receive a 10% registration discount.  
One coupon per person is valid.
- 10 or more attendees  
receive a 20% registration discount.  
Two coupons per person are valid.

MEMBER PRICING  
BY 9.15

**\$399** (2 Day)

**\$289** (1 Day)

AFTER 9.15

**\$449** (2 Day)

**\$339** (1 Day)

NON-MEMBER  
PRICING  
BY 9.15

**\$798** (2 DAY)

**\$578** (1 DAY)

AFTER 9.15

**\$858** (2 DAY)

**\$638** (1 DAY)

VIRTUAL  
MEMBER

**\$269**

NON-MEMBER  
**\$538**

CANCELLATION DEADLINE FOR  
A FULL REFUND IS OCTOBER 7.

2026 Chicago  
The Credit Races Credit  
Conference

THANK YOU  
CONFERENCE COMMITTEE

Brittany Acone, CBA, CICP,  
Seaboard International Forest Products, Chair  
Staci Cima, CCE, Echo Electric, Vice Chair  
Erica White, CCE, Ferguson Enterprises  
John Jaeger, CCE, Retired  
Logan Sloop, CBA, Charlotte Pipe & Foundry Co.  
Angela Kinsel, Echo Electric  
Matt Mezger, Uline, Inc.  
Brittany Whitehead, Border States  
Luz Moreno, CCE, CICP, Panasonic  
Corporation of America  
Nicole Schade, Diamond Plastic Corp.

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AND EXHIBITORS

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DAY 1

WEDNESDAY

OCTOBER 21

|                    |                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                |                                                                            |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| 7:30 - 8:00 a.m.   | REGISTRATION - FOYER                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                |                                                                            |
| 8:00 - 8:30 a.m.   | PLATED BREAKFAST - ROOM A                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                |                                                                            |
| 8:15 - 8:30 a.m.   | WELCOME REMARKS NACM Connect President, Phil Lattanzio, CCE - ROOM A                                                                                                                                                                                                                                                                                                      |                                                                                                                                                |                                                                            |
| 8:30 - 9:30 a.m.   | Opening Keynote Speaker: <b>GENEVIEVE PITURRO</b> : Purpose, Passion, and Pajamas: The Power of Human Connection to Transform B2B Credit (in person only) - ROOM A                                                                                                                                                                                                        |                                                                                                                                                |                                                                            |
| 9:30 -10:00 a.m.   | BREAK - Foyer                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                |                                                                            |
|                    | ROOM B                                                                                                                                                                                                                                                                                                                                                                    | ROOM C                                                                                                                                         | ROOM D                                                                     |
| 10:00 - 11:00 a.m. | AI IN CREDIT: WHAT WORKS IN PRACTICE<br>Melanie Albert,<br>Chief Operating Officer, Credit Pulse                                                                                                                                                                                                                                                                          | A DEEPER DIVE INTO THE POWER OF PASSION, PURPOSE, AND HUMAN CONNECTION<br>Genevieve Piturro,<br>Keynote, Founder & Author                      | FINANCIAL STATEMENT ANALYSIS - PART 1<br>Amy Cook, CCE<br>(in person only) |
| 11:00 - 11:30 a.m. | BREAK - Foyer                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                |                                                                            |
| 11:30 - 12:30 p.m. | BEST PRACTICES IN SETTING CREDIT LIMITS: A PANEL DISCUSSION<br>Deb Rollman, CICP, Corporate Credit Manager, Burnham Holdings;<br>Samantha Seegert, CBA, CCRA, Credit Manager at McNaughton McKay Electric Company;<br>Caroline Perkins, CCE, Manager, Credit, Mickey Thompson Tires;<br>Brittany Acone, CBA, CICP, Credit Manager, Seaboard International Forest Products | USING ARTIFICIAL INTELLIGENCE TO NAVIGATE A BANKRUPTCY CASE<br>Wanda Borges, Esq.,<br>Borges & Associates, LLC                                 | FINANCIAL STATEMENT ANALYSIS - PART 2<br>Amy Cook, CCE<br>(in person only) |
| 12:30 - 1:30 p.m.  | ROOM A   ALL CONFERENCE LUNCHEON SPONSORED BY HANDLE<br>Introduction: Steve Shvak, CAE, President of NACM (National)                                                                                                                                                                                                                                                      |                                                                                                                                                |                                                                            |
| 1:30 - 2:45 p.m.   | NATIONAL TRADE CREDIT REPORT & TOOLS FOR A MORE EFFICIENT CREDIT DEPARTMENT<br>Gina Calabrese Sylvester, CMP, CGA, Executive Vice President, NACM Tampa                                                                                                                                                                                                                   | FROM BACKLOG TO RESOLUTION - GAINING CONTROL ON DEDUCTIONS USING AI<br>Dexter Peavy,<br>Vice President of Order-to-Cash Transformation, Emagia | CASH FLOW ANALYSIS<br>John Jaeger, CCE<br>(in person only)                 |
| 2:45 - 3:15 p.m.   | BREAK - Foyer                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                |                                                                            |
| 3:15 - 4:30 p.m.   |  <div>ROOM A</div> <div>Crafted Connections</div> <div>Roundtable discussions on the most innovative topics in credit.</div>                                                                                                                                                          |                                                                                                                                                | CASE STUDY<br>John Jaeger, CCE<br>(in person only)                         |

|                  |                                                                            |  |  |
|------------------|----------------------------------------------------------------------------|--|--|
| 4:30 - 5:30 p.m. | NETWORKING HOUR IN THE EXHIBIT HALL – OPEN BAR<br>Hosted by the Exhibitors |  |  |
| 4:30 - 5:00 p.m. | FIRST TIME ATTENDEE RECEPTION - ROOM B   SPONSORED BY DUN & BRADSTREET     |  |  |
| 5:00 - 5:30 p.m. | FIRST TIME ATTENDEES JOIN NETWORKING HOUR IN EXHIBIT HALL                  |  |  |

DAY 2

THURSDAY

OCTOBER 22

|                    |                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                           |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8:30 - 9:00 a.m.   | BREAKFAST AND REGISTRATION - FOYER                                                                                                                                                                    |                                                                                                                                                                                                                                                                           |
|                    | ROOM B                                                                                                                                                                                                | ROOM C                                                                                                                                                                                                                                                                    |
| 9:00 - 10:00 a.m.  | FROM STARTING GATE TO STATE: THE UNCLAIMED PROPERTY RACE<br>Taylor Barnett, Senior Manager, Baker Tilly Advisory Group, LP;<br>Olha Bosnova, Senior Associate, Baker Tilly Advisory Group, LP         | CREDIT DECISIONS IN ACTION: A WORKSHOP FOR ASSESSING RISK<br>Matt Mezger, CBA, CCRA, CICP, Credit Assistant Manager, Uline                                                                                                                                                |
| 10:00 - 10:30 a.m. | BREAK - Foyer                                                                                                                                                                                         |                                                                                                                                                                                                                                                                           |
| 10:30 - 11:45 a.m. | IDENTITY CRISIS: RISKS AND BEST PRACTICES WHEN DOING BUSINESS WITH NEWLY ACQUIRED ENTITIES AND CONGLOMERATES<br>Bruce S. Nathan, Andrew Behlman & Michael Papandrea, Partners, Lowenstein Sandler LLP | A PANEL ON HOW TO MANAGE THE TENSION BETWEEN CREDIT AND SALES<br>Nicole Schade, Senior Credit Analyst, Diamond Plastics Corporation;<br>Heather Lockwood, Sales Representative, Specified Utility Associates, Inc.;<br>Robyn Gisick, Customer Accounts Manager, SumnerOne |
| 11:45 - 12:45 p.m. | LUNCH                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                           |
| 12:45 - 1:45 p.m.  | THE ART OF NEGOTIATION: VOLUME 2<br>Marc Davenport, AVP of Customer Experience, Caine & Weiner                                                                                                        | NOTICES, LIEN WAIVERS, AND MECHANICS LIENS: IS YOUR PROCESS (AND YOUR MAIL) KEEPING UP?<br>Alec Papesch, Director of Strategic Partnerships, NCS Credit                                                                                                                   |
| 1:45 - 2:15 p.m.   | BREAK                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                           |
| 2:15 - 3:30 p.m.   | Closing Keynote Speaker: <b>CONRAD RAGAN</b> - Risk Profiles Deep Dive: Key Trends Shaping Future Outlook (in person only)                                                                            |                                                                                                                                                                                                                                                                           |
| 3:30 - 4:30 p.m.   | NETWORKING HOUR                                                                                                                                                                                       |                                                                                                                                                                                                                                                                           |

WHAT'S NEW THIS YEAR

NACM

CONNECT

National Association of Credit Management

Driving results



Crafted Connections

Roundtable discussions on the most innovative topics in credit.

Wednesday Oct 21, 3:15-4:30 p.m.

ROOM A



First Time Attendee Program

Sponsored by Dun & Bradstreet

Virtual Orientation,  
Onsite Mentor Host,

Ticket to the First-Time Attendee Reception  
Wednesday Oct 21, 4:30-5:00 p.m.

ROOM B



8:30 - 9:30 a.m. | WEDNESDAY | Room A

# GENEVIEVE PITURRO

SPEAKER SPONSORED BY UTA



**Purpose, Passion, and Pajamas: The Power of Human Connection to Transform B2B Credit.**

What if the key to lasting impact comes down to one timeless truth: *People Power Everything That Matters.*

In this interactive keynote, you'll discover how one single pajama sparked a discovery with the power to drive the results that matter most to your sales teams, credit managers, and clients. Genevieve will take you on a journey that is equal parts eye-opening and heart-opening, revealing that the strongest relationships - and the most rewarding success - are built when we choose connection over transaction. When we lead with purpose, we also help our clients find deeper meaning in their work. And as trust grows, something even more meaningful happens: lasting partnerships form, and we become invested in a shared vision, inspired to show up as our very best. More than a keynote, this is an experience that shifts how you see yourself and the impact you have on others every day.

Genevieve Piturro is a former television marketing executive and VP who left the corporate world in 2001 to found Pajama Program (now Beyond Bedtime) after a life-changing encounter with a child in an emergency shelter. Over the past 25 years, the organization has grown into a national movement with 40 chapters, providing more than nine million pajamas and books to children in need. After leading the nonprofit for two decades, she transitioned to leadership development, creating the Purpose ACER program, leadership masterclasses, and Purpose Summits. An award-winning author and sought-after speaker, she teaches leaders to "Stop Bossing. Start Loving." through purpose-driven, compassionate leadership. Featured by major media outlets including Oprah, TODAY, CNN, and Forbes, Genevieve continues to inspire audiences nationwide to lead with authenticity, human connection, and purpose.

2:15 - 3:30 p.m. | THURSDAY | Room A

# CONRAD RAGAN



**Risk Profile Deep Dive: Key Trends Shaping Future Outlook.**

As economic volatility persists and pressure mounts across supply chains, credit, and consumer sentiment, understanding your risk exposure in real time is more critical than ever. In this session, Conrad from Alvarez & Marsal (A&M) will dissect the evolving 2026 risk landscape—highlighting the macroeconomic signals, sector-specific stress points, and behavioral shifts that should be on every finance leader's radar

Conrad Ragan is a Director with Alvarez & Marsal's North American Commercial Restructuring practice, where he specializes in representing official committees of unsecured creditors in bankruptcy proceedings with a focus on implementing strategies to maximize creditor recoveries, the development and evaluation of financial models, and business reviews and stakeholder negotiations. Mr. Ragan is a frequent speaker at industry events and serves on the Independent Standards Board governing U.S. commercial collections agencies through the CCA of A. He brings 20 years of corporate credit and lending experience in both large corporate and large financial institutions.

Mr. Ragan graduated cum laude from North Carolina State University's College of Management with a bachelor's degree in Business Management and a minor in Economics. Additionally, Mr. Ragan has a Master of Business Administration from Wake Forest University where he was Dean's Scholar.



## 10:00 – 11:00 a.m.

## AI IN CREDIT: WHAT WORKS IN PRACTICE

**Melanie Albert, Chief Operating Officer, Credit Pulse**

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

## A DEEPER DIVE INTO THE POWER OF PASSION, PURPOSE, AND HUMAN CONNECTION

**Genevieve Piturro, Keynote, Founder & Author**

Want to further explore Genevieve Piturro's keynote message? Join Genevieve for an inspiring deeper dive into how passion, purpose, and authentic human connection can transform the way we lead, serve, and support one another. Drawing on her journey from television marketing executive to founder of the national nonprofit Pajama Program and her work as a TEDx "Human Connection" speaker, Genevieve will help participants reconnect with what matters most, lead with intention, and recognize the power of empathy, clear communication, and shared purpose in building stronger teams and communities. This session also offers time to reflect and discuss with fellow credit managers how to find meaning and purpose in both ordinary and extraordinary moments of life.

## FINANCIAL STATEMENT ANALYSIS – PART 1

**Amy Cook, CCE**

The analysis of financial statements consists of a mixture of steps and pieces that interrelate and affect each other. No single part of the analysis should be interpreted in isolation. The specific conclusions drawn will be affected by the original objective established at the initiation of the analytical process. Every aspect of a firm's financial condition, operating performance, and outlook affects the market value of its shares.

## 11:30 – 12:30 p.m.

## BEST PRACTICES IN SETTING CREDIT LIMITS: A PANEL DISCUSSION

**Deb Rollman, CICP, Corporate, Credit Manager, Burnham Holdings; Samantha Seegert, CBA, CCRA, Credit Manager at McNaughton McKay Electric Company; Caroline Perkins, CCE, Manager, Credit, Mickey Thompson Tires; Brittany Acone, CBA, CICP, Credit Manager, Seaboard International Forest Products**

When it comes to setting credit limits, there is no one-size-fits-all formula. Like handicapping the Kentucky Derby, credit professionals must evaluate multiple factors, assess risk, and make informed decisions that can impact performance long after the gate opens. Join our expert panel of NACM Connect board members as they explore proven strategies for determining appropriate credit limits, monitoring customer exposure, and balancing business growth with risk management. Learn how fellow credit leaders adapt to changing market conditions and keep their organizations in the winner's circle.

## USING ARTIFICIAL INTELLIGENCE TO NAVIGATE A BANKRUPTCY CASE

**Wanda Borges, Esq, Borges & Associates, LLC**

A trade creditor confronted with a bankruptcy filing by its customer can find the various aspects of that bankruptcy to be daunting. Artificial Intelligence can and should be used to assist that trade creditor to navigate some of the challenges of a bankruptcy case. As Artificial Intelligence becomes more accessible, the trade credit grantor should take advantage of it and learn to use it effectively enabling that creditor to work more efficiently among multiple tasks. This presentation will address:

- Where AI fits in bankruptcy practice
- Preparing and filing proofs of claim
- Reviewing and summarizing lengthy motions regarding critical vendors and other important matters
- Analyzing the progress of the case
- Creating an effective strategy for your participation in the case.

## FINANCIAL STATEMENT ANALYSIS – PART 2

**Amy Cook, CCE**

The analysis of financial statements consists of a mixture of steps and pieces that interrelate and affect each other. No single part of the analysis should be interpreted in isolation. The specific conclusions drawn will be affected by the original objective established at the initiation of the analytical process. Every aspect of a firm's financial condition, operating performance and outlook affects the market value of its shares. This session will bring light to the critical areas of analysis that are required in the credit risk assessment process and introduce the fundamentals of interpretation.

## 1:30 – 2:45 p.m.

## NATIONAL TRADE CREDIT REPORT &amp; TOOLS FOR A MORE EFFICIENT CREDIT DEPARTMENT

**Gina Calabrese Sylvester, CMP, CGA, Executive Vice President, NACM Tampa**

The National Trade Credit Report (NTRC) continues to evolve, providing credit professionals with more data, deeper insights, and smarter tools to make informed credit decisions. This session explores the newest enhancements, including the TranzAction History Report by UTA, Portfolio Risk Analysis, Account Monitor Service, API integrations, and other resources available through the NACM dashboard. Learn how these solutions work together to streamline workflows, strengthen risk management, improve portfolio visibility, and help your organization make faster, more confident credit decisions.

## FROM BACKLOG TO RESOLUTION - GAINING CONTROL ON DEDUCTIONS USING AI

**Dexter Peavy, Vice President of Order-to-Cash Transformation, Emagia**

In the complex landscape of B2B credit management, deductions represent a significant challenge that can erode revenues and misrepresent accounts receivable (AR). Manual processing of these deductions can prove not only tedious and error-prone but also costly, making it imperative for businesses to find more efficient solutions.

Join us for an insightful, hype-free/pitch-free session tailored with veteran O2C expert Dexter Peavy. Dexter will delve into how AI-native deductions management solutions can transform a credit department's deduction management process and, thus, overall efficiency. Discover how the right automation tools – including fast-evolving AI Agents – can handle up to 80% of manual deductions processing, transforming this low-value activity into a high-value one by creating and identifying deductions from various customer-provided remittances, and also cut dispute resolution times in half.

Discover with Emagia how AI-powered deductions management platforms can provide a consolidated view of deductions across multiple ERPs, eliminate unknown deductions, and optimize workflows for enhanced visibility and automated tracking.

## CASH FLOW ANALYSIS

**John Jaeger, CCE**

Interpretation of the cash flow statement begins with the interrelationships that exist between the balance sheet (investment and financing decisions) and the income statement (operating decisions). The results of a company's current investment decisions are seen in two key operating assets: inventory and accounts receivable. Their levels represent both investment decisions and operating decisions by management.

## 3:15 – 4:30 p.m.

## CRAFTED CONNECTIONS

**Hosted by the Chicago Conference Committee**

Join us for the launch of our newest program, Crafted Connections, where happy hour, craft cocktails, and innovative B2B credit topics come together. Your hosts will guide you through a new cocktail while facilitating a vibrant, small-group discussion with peers about the most relevant situations and challenges facing credit managers in our rapidly changing profession. If you love Coffee with Connect, you're sure to become a fan of Crafted Connections. **Check the back of your name badge for your discussion group's table number.**

## CASE STUDY

**John Jaeger, CCE**

This session will walk through the financial analysis of a real company using tools introduced in prior presentations. Participants will perform common-size analysis, trend analysis, and ratio analysis to evaluate the company's performance. The session will also review Z-score methodology as an additional way to confirm and support the analysis results.





9:00 – 10:00 a.m.

FROM STARTING GATE TO STATE: THE UNCLAIMED PROPERTY RACE

**Taylor Barnett, Senior Manager, Baker Tilly Advisory Group, LP; Olha Bosnova, Senior Associate, Baker Tilly Advisory Group, LP**

Unclaimed property affects organizations of all sizes and requires coordination across multiple business functions, including accounts receivable. This session will provide an overview of unclaimed property fundamentals, why compliance matters, and where organizations commonly encounter reportable property within the accounts receivable function. Presenters will discuss mitigation strategies, available exemptions, due diligence requirements, and reporting considerations. Attendees will leave with a better understanding of where their organization stands in the unclaimed property race and practical steps to help stay on track from starting gate to state.

CREDIT DECISIONS IN ACTION: A WORKSHOP FOR ASSESSING RISK

**Matt Mezger, CBA, CCRA, CICP, Assistant Manager, Uline**

This session provides a hands-on approach to evaluating credit risk through realistic business scenarios. Participants will analyze financial information, identify key risk factors, and make credit decisions based on evolving customer situations. Through interactive case studies, attendees will strengthen their ability to assess creditworthiness, balance risk and opportunity, and apply sound credit principles in real-world decision-making. The session is designed to encourage discussion, critical thinking, and confidence in navigating complex credit challenges.

10:30 – 11:45 a.m.

IDENTITY CRISIS: RISKS AND BEST PRACTICES WHEN DOING BUSINESS WITH NEWLY ACQUIRED ENTITIES AND CONGLOMERATES

**Bruce S. Nathan, Andrew Behlman & Michael Papandrea, Partners, Lowenstein Sandler LLP**

The ongoing trend of businesses changing hands, merging, and otherwise reshuffling their organizational charts reached a fever pitch during the zero-interest economic era of 2020-2022. Changes in a customer's ownership, business structure, or both, or dealing with a customer that is part of a conglomerate, will result in changes to the credit risk your company faces. This program discusses, with practical examples, the risks and best practices that a credit professional should follow when doing business with customers that have merged with or been acquired by another company, have rearranged their assets and liabilities, or are otherwise part of a complex corporate structure including multiple affiliated companies. The speakers will discuss best practices for identifying changes in ownership and corporate structure and relationships with affiliated entities (including actual case studies), and the tools and tactics to protect your business from the ever-shifting risks created thereby.

SALES AND CREDIT: PARTNERS IN PROFITABLE GROWTH

**Nicole Schade, Senior Credit Analyst, Diamond Plastics Corporation; Heather Lockwood, Sales Representative, Specified Utility Associates, Inc; Robyn Gisick, Customer Accounts Manager, SumnerOne**

Sales teams drive revenue, while credit teams manage risk; however, sustainable growth depends on both. This panel will explore how sales and credit professionals can align objectives, improve communication, and balance customer acquisition with responsible risk management. Panelists will share best practices for strengthening collaboration, accelerating decisions, and creating value for both customers and the organization.

12:45 – 1:45 p.m.

THE ART OF NEGOTIATION: VOLUME 2

**Marc Davenport, AVP of Customer Experience, Caine & Weiner**

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

NOTICES, LIEN WAIVERS, AND MECHANICS LIENS: IS YOUR PROCESS (AND YOUR MAIL) KEEPING UP?

**Alec Papesch, Director of Strategic Partnerships, NCS Credit**

Construction credit comes with unique challenges, including long payment cycles, thin margins, and the ever-present risk of non-payment. This session breaks down the foundational tools every construction credit professional should know, covering the Notice, Lien Waiver, and Mechanic's Lien process from preliminary notices through foreclosure, plus a critical USPS update that's putting notice and lien deadlines at risk for businesses that rely on mail to meet those requirements.

Join Alec Papesch of NCS Credit for a practical walkthrough of the full notice and lien waiver process, what's changed at the USPS, why the date applied to your mail matters, and how technology can close the gap mail can no longer be trusted to close. Attendees will leave with a clearer understanding of how to move from unsecured to secured, become a payment priority, and leverage technology to manage deadlines with confidence, no matter what the mail carrier does.





# SPEAKER BIOGRAPHIES

## 2026 The Credit Races | Chicago Credit Conference



**BRITTANY ACONE**  
CBA, CICP, Credit Manager,  
Seaboard International  
Forest Products

Brittany Acone is the Credit Manager for Seaboard International Forest Products in Nashua, NH, and a rising leader within the NACM Connect Board of Directors. Since entering the industry in 2021, Brittany has quickly ascended the ranks, earning her CBA and CICP designations and serving on the NACM Connect Board and leading the Chicago Conference / Education Committee.

A frequent speaker and thought leader, Brittany has presented at National Credit Congress on topics ranging from cash forecasting to the successes of emerging leaders. Her industry contributions include features in Business Credit Magazine and the Extra Credit podcast. In 2024, she was honored with the National Emerging Leader Award in Las Vegas and recognized as a "Rising Star" by *HBS Dealer magazine*.



**MELANIE ALBERT**  
Chief Operating Officer,  
Credit Pulse

Melanie Albert is the Chief Operating Officer of Credit Pulse. She brings years of operations leadership to the company, working with finance and credit teams to modernize how they assess and extend credit, reduce bad debt, and approve strong customers faster.

Her background is in scaling operations at fast-growing companies. She is known for taking manual, inconsistent processes and turning them into systems that keep working as a business grows, connecting product, technology, and the people who run it. She and her teams are especially effective at driving adoption, helping people commit to new ways of working instead of falling back on old habits. She brings that same discipline to credit, always through the lens of the customer, helping teams modernize how they work in ways that last.



**TAYLOR BARNETT**  
Senior Manager, Baker Tilly  
Advisory Group, LP

Taylor is a senior manager in Baker Tilly's unclaimed property practice. Taylor has more than 10 years of experience in unclaimed property, specializing in unclaimed property consulting with a focus on the analysis, quantification, and mitigation of potential unclaimed property exposure, as well as assisting with the strategic defense for unclaimed property audits and voluntary disclosure agreements. Taylor is also experienced in the annual unclaimed property compliance process for all U.S. reporting jurisdictions, including due diligence, error and exemption analysis, and the preparation of state unclaimed property reports.



**ANDREW BEHLMAN**  
Partner, Lowenstein  
Sandler LLP

Andrew Behlmann leverages his background in corporate finance and management to approach restructuring problems, both in and out of court, from a practical, results-oriented perspective. With a focus on building consensus among multiple parties that have competing priorities, Andrew is equally at home both in and out of the courtroom, and he has a track record of turning financial distress into positive business outcomes. Clients value his counsel in complex Chapter 11 cases, where he represents debtors, creditors' committees, purchasers, and investors. Andrew writes and speaks frequently about bankruptcy matters and financial issues.



**WANDA BORGES**  
Esq., Borges & Associates,  
LLC

Wanda Borges, Esq. is the principal member of Borges & Associates, LLC, a law firm based in Syosset, New York. For more than forty-five years, she has concentrated her practice on commercial litigation and creditors' rights in bankruptcy matters, representing corporate clients and creditors' committees throughout the United States in Chapter 11 proceedings, out-of-court settlements, commercial transactions, and preference litigation; and serves as compliance counsel to corporations and associations. She is a member and Past President of the CLLA and Past Chair of its Bankruptcy and Creditors' Rights Sections. Wanda is a member of several bar associations, including the ABA, the ABI, and the NYS Academy of Trial Lawyers. She serves on the Board of Directors of the IACC. Wanda is an internationally recognized lecturer and author for attorneys and trade credit grantors on various legal topics, including Bankruptcy Issues, the UCC, ECOA, FCRA, antitrust law, and current legal issues such as credit card surcharge issues, social media, cybersecurity and ethics, and artificial intelligence. Wanda is a published author and has received awards for excellence, dedication to her profession, and leadership from several organizations.



**OLHA BOSNOVA**  
Senior Associate, Baker Tilly  
Group, LP

Olha is a senior associate in Baker Tilly's unclaimed property practice. Olha has more than 6 years of experience in unclaimed property, specializing in unclaimed property consulting with a focus on the analysis, quantification, and mitigation of potential unclaimed property exposure, as well as assisting with the strategic defense for unclaimed property audits and voluntary disclosure agreements.

Olha is also experienced in annual unclaimed property compliance process for all U.S. reporting jurisdictions, including due diligence, error and exemption analysis, and the preparation of state unclaimed property reports.



**GINA CALABRESE  
SYLVESTER**  
CMP, CGA, Executive Vice  
President, NACM Tampa

Gina Calabrese, CMP, CGA is Executive Vice President of NACM Tampa, Inc., where she has helped shape the future of credit management technology and industry credit group operations for more than 30 years. Since joining NACM Tampa in 1991, she has played a key role in the development and evolution of the NACM National Trade Credit Report and the WebCMS platform used by NACM Affiliates nationwide.

Gina works closely with NACM Affiliates and the Information Systems team to develop products and solutions that strengthen credit reporting, collections, and industry collaboration. Her unique combination of operational expertise and technology leadership has made her a respected voice in the commercial credit industry.

She currently oversees NACM Tampa's Group Services Department and Affiliate relationships while continuing to lead strategic initiatives that support members across the country. Gina earned her Certified Meeting Professional (CMP) designation in 1998, her Credit Group Administrator (CGA) designation in 2013, and holds a Bachelor of Science degree from Florida State University.

# SPEAKER BIOGRAPHIES

# 2026 Chicago Credit Conference The Credit Races



## AMY COOK CCE

Amy recently retired from being a Regional Credit Manager for McNaughton McKay Electric Company. She worked as a credit/AR professional since 1999. She has a BA from Spring Arbor University in Management and Organizational Development. Additionally, Amy has served as a board member for NACM Connect.



## MARC DAVENPORT, AVP of Customer Experience, Caine & Weiner

Marc E. Davenport is a serial entrepreneur, executive coach, and author with over five decades of experience in finance, capital markets, and technology innovation. Most senior credit and finance leaders face cash flow issues, but the real problems usually run deeper. That's where Marc comes in. As AVP of Customer Experience at Caine & Weiner, Marc partners with senior finance leaders to identify the root causes of cash flow disruption, post-acquisition misalignment, revenue leaks, bandwidth gaps, or process bottlenecks. Symptoms may be familiar but causes often aren't.



## ROBYN GISICK Customer Accounts Manager, SumnerOne

After a rewarding 10-year career in nursing, Robyn transitioned into the accounting and credit field, bringing a unique perspective rooted in communication, critical thinking, and relationship building. She has been instrumental in implementing cross-departmental communication initiatives, including job shadowing and cross-training programs that

strengthened collaboration between credit, sales, and other internal teams.

Her leadership has been recognized with the 2023 Women Who Lead Award; selection as a 2024–2025 and 2025–2026 Career Women honoree; recognition as a 2025 Women in Business Honoree; and the 2026 One Out of One Top Award (a peer-nominated recognition).

Outside of work, Robyn enjoys spending time outdoors or traveling with her husband, Mike, their six adult children, eight grandchildren, and their pets. She is also an active volunteer with Relay for Life, Making Strides Against Breast Cancer, and Wichita's Littlest Heroes, supporting children with chronic illnesses and disabilities.



## JOHN JAEGER CCE

John Jaeger, CCE, retired as the Manager of Credit and Collections from Follett Higher Education Group of River Grove, IL. in 2014 having completed almost 40 years in Credit Management. Jaeger worked in four different industries servicing both domestic and international customers. He received his CCE designation in November 1999. He received his MBA from Northern Illinois University, DeKalb, IL., and his BA Degree in Management from Loras College, Dubuque, IA. Jaeger served on the Board of NACM Connect including the position of Chairman of the Board. He has also served on various committees including the Education and Conference Committees, on which he remains an active participant. He continues to serve as a senior instructor for the NACM Connect Institute of Credit and has contributed to revisions of NACM National's Credit Law curriculum. During his career Jaeger received the NACM National Instructor of the Year and the NACM National CCE Designation of Excellence Awards. He has also received the NACM Connect Credit Executive of the Year Award.



## HEATHER LOCKWOOD Sales Representative, Specified Utility Associates, Inc.

Heather Lockwood has worked in sales as an independent representative for Diamond Plastics Corporation, a manufacturer of PVC pipe, for 26 years. She lives and works in North Texas and enjoys weekend getaways and spending time with her partner, David, and their AussieDoodle, Jessie.

Her role with SUA started in 2000 as an inside sales support agent helping her outside sales counterpart get customers materials in a timely and efficient manner.

Later in 2014 she transitioned to outside sales where she has enjoyed success as one of Diamond's top sales producers. She attributes her success to building positive relationships with customers as well as with Diamond personnel.

Her approach is oriented around helping people. If you can help someone, you can win their business. Customers need a partner who does what they say they will, when they say they will. Additionally, building strong relationships with managers, plant personnel, customer service, and credit department persons at Diamond creates a positive environment and feeling of teamwork which is crucial to success. Consistently showing up with an attitude of "how can I help" is her secret to success.



## MATT MEZGER CBA, CCRA, CICP Assistant Manager, Uline Inc

Matt Mezger is an Assistant Manager at Uline Inc and has worked in credit for 10+ years. He obtained his most recent designation, CICP in August of 2025. He was a previous member of the Emerging Leaders Group, where he was a member of the Scholarship Committee and received the 2023 NACM Emerging Leaders Award

from NACM National. Currently he is a member of the Education Committee and regularly presents at local NACM events. Matt graduated from Northeastern Illinois with a degree in Economics in 2015. At Uline he is responsible for reviewing high risk customers, scheduling and recruiting for a department of 60+ team members. Matt is married with three children and a dog. He enjoys taking his family on road trips and watching the Chicago Bears!



## BRUCE NATHAN Partner, Lowenstein Sandler LLP

With nearly 45 years of experience in the bankruptcy and insolvency space, Bruce Nathan is a recognized leader in trade creditor rights and the representation of trade creditors in bankruptcy and other legal matters. He has represented trade and other unsecured creditors, unsecured creditors' committees, secured creditors, and other interested parties in many of the larger Chapter 11 cases that have been filed. Bruce also handles letters of credit, guarantees, security, consignment, bailment, tolling, precious metals leases, and other agreements with financially distressed counterparties, as well as other credit-related legal issues for institutional clients. Bruce's experience spans a broad range of industries, including agriculture, food and beverage, paper, publishing, media, floor covering, furniture, chemicals, manufacturing, and precious metals.



# SPEAKER BIOGRAPHIES

## 2026 Chicago Credit Conference The Credit Races



**MICHAEL PAPANDREA**  
Partner, Lowenstein Sandler LLP

Michael Papandrea provides counsel to debtors, creditors' committees, individual creditors, liquidating trustees, and other interested parties with respect to corporate bankruptcy and creditors' rights matters, including bankruptcy-related litigation.

Mike concentrates his practice on bankruptcy and insolvency matters, with an emphasis on creditors' rights and advocacy for trade creditors. He represents creditors in significant Chapter 11 cases throughout the country. Mike is a thought leader on credit risk mitigation strategies and regularly writes and speaks on issues affecting trade creditors. His work has been recognized by multiple organizations, including his selection to the American Bankruptcy Institute's prestigious "40 Under 40."



**ALEC PAPESCH**  
Director of Strategic Partnerships, NCS Credit

Alec Papesch is the Director of Strategic Partnerships at NCS Credit. He consults with Credit Associations and Industry Trade Groups nationwide, providing expertise in Construction Credit and the Uniform Commercial Code (UCC) through the lens of technology-driven solutions.



**DEXTER PEAVY**  
Vice President of Order-to-Cash Transformation, Emagia

Dexter Peavy is the Vice President of Order-to-Cash Transformation for Emagia. With over 25 years of hands on and consulting experience, across multiple industries, Dexter not only ensures the

successful delivery of the Emagia solution set but offers Emagia's clients best practice process design and the relevant metrics to drive collections, minimize risk, improve cash flow and provide senior management with quality information to support the decision-making process.

Dexter's areas of expertise include business transformation, credit and collections, order entry and customer service, invoice presentment, dispute management, and cash application. He has worked with clients around the globe in the Automotive, CPG, Defense, Energy, Logistics, Media, Medical, Manufacturing and Technology sectors.

Dexter works with his clients to introduce and utilize automation technologies to reduce re-work and non-value activities – this can range from AI, RPA and Machine Learning for cash application to read a customer remit-to email, automated prioritizations for collections and digital assistants for the collection of small balance accounts. All of these tools allow the client to focus more of their time on key accounts.



**CAROLINE PERKINS**  
CCE, Manager, Credit, Mickey Thompson Tires

Caroline has been in the credit industry for 40 years. She has served as credit manager for Mickey Thompson Tires, a wholly-owned subsidiary of the Goodyear Tire & Rubber Company, for the past 38 years. She earned her CCE certification in 2012 from NACM and has participated in numerous credit interchange groups throughout the years. She is the winner of the "12th Man Award" in 2012 and the "Ironman Award" in 2014 from Mickey Thompson Tires.



**DEB ROLLMAN**  
CICP, Corporate Credit Manager, Burnham Holdings

Deb Rollman, CICP, is the Corporate Credit Manager for Burnham Holdings, headquartered in Lancaster, Pennsylvania, where she oversees credit risk, collections, and accounts receivable management across multiple boiler manufacturing brands with annual sales exceeding \$250 million. With more than 30 years of experience in commercial credit, Deb has developed expertise in financial analysis, customer risk assessment, and credit policy development. Her career includes commercial lending and credit analysis roles in banking, experience as a Credit Analyst with Dun & Bradstreet, and, for the past 17 years, leadership of the corporate credit function at Burnham Holdings. She holds a bachelor's degree in Finance from Penn State University and has received multiple awards for outstanding customer service and professional excellence. Deb currently serves as Chairman of NACM Connect Chicago-Midwest and has been an active member of the NACM Board of Directors for the past five years. Outside of work, Deb enjoys an active outdoor lifestyle that includes golfing, biking, hiking, and paddleboarding.



**NICOLE SCHADE**  
Senior Credit Analyst, Diamond Plastics Corporation

Nicole Schade is a Senior Credit Analyst at Diamond Plastics Corporation with a diverse background in credit risk assessment, financial analysis, equipment finance, and business operations. In her role, she reviews financial statements, evaluates customer creditworthiness and payment histories, and collaborates with leadership to make informed credit decisions that support sound business practices.

Prior to joining Diamond Plastics, Nicole built experience in equipment finance, credit management services, and healthcare administration, developing strong skills in relationship management, process improvement, and customer service. Known for her analytical mindset, adaptability, and collaborative approach, she is committed to continuous professional growth and helping organizations make informed financial decisions. Outside of work, Nicole enjoys spending time with her fiancé, Tyler, and their two children, Oliver and Bennett.



**SAMANTHA SEEGER**  
CBA, CCRA, Credit Manager at McNaughton McKay Electric Company

Samantha Seegert, CBA, CCRA, is Credit Manager at McNaughton McKay Electric Company with more than 15 years of experience in the credit profession. Her unique career path began on a production line and later in healthcare before earning a Bachelor of Business Administration from Cleary University and discovering her passion for credit management.

Recently elected to the NACM Board of Directors, Samantha is committed to supporting the credit industry through mentorship, lifelong learning, and community involvement. Outside of work, she and her husband of 23 years have raised three children, and she credits his unwavering support as a key part of her personal and professional success.

# THE CREDIT RACES!

# 2026 Fall

## Credit Conferences

## Chicago

### October 21-22

### WEDNESDAY, OCTOBER 21

|                         |                                                                                                                                                                                                                                        |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8:30 – 9:30 a.m.        | Keynote Session - Genevieve Piturro                                                                                                                                                                                                    |
| 10:00 – 11:00 a.m.      | <ul style="list-style-type: none"><li>AI in Credit: What Works in Practice</li><li>A Deeper Dive into the Power of Passion, Purpose, and Human Connection</li><li>Financial Statement Analysis - Part 1</li></ul>                      |
| 11:30 a.m. – 12:30 p.m. | <ul style="list-style-type: none"><li>Best Practices in Setting Credit Limits: A Panel Discussion</li><li>Using Artificial Intelligence to Navigate a Bankruptcy Case</li><li>Financial Statement Analysis - Part 2</li></ul>          |
| 1:30 – 2:45 p.m.        | <ul style="list-style-type: none"><li>National Trade Credit Report &amp; Tools for a More Efficient Credit Department</li><li>From Backlog to Resolution - Gaining Control on Deductions Using AI</li><li>Cash Flow Analysis</li></ul> |
| 3:15 – 4:30 p.m.        | <ul style="list-style-type: none"><li>Crafted Connections</li><li>Case Study</li></ul>                                                                                                                                                 |

### THURSDAY, OCTOBER 22

|                        |                                                                                                                                                                                                                                    |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9:00 – 10:00 a.m.      | <ul style="list-style-type: none"><li>From Starting Gate to State: The Unclaimed Property Race</li><li>Credit Decisions in Action: A Workshop for Assessing Risk</li></ul>                                                         |
| 10:30 – 11:45 a.m.     | <ul style="list-style-type: none"><li>IDENTITY CRISIS: Risks and Best Practices When Doing Business with Newly Acquired Entities and Conglomerates</li><li>A Panel on How to Manage the Tension between Credit and Sales</li></ul> |
| 12:45 p.m. – 1:45 p.m. | <ul style="list-style-type: none"><li>The Art of Negotiation: Volume 2</li><li>Notices, Lien Waivers, and Mechanics Liens: Is Your Process (and Your Mail) Keeping up?</li></ul>                                                   |
| 2:15 – 3:30 p.m.       | Keynote Session - Conrad Ragan                                                                                                                                                                                                     |

### REGISTRATION INFORMATION

|                                                                                                 |       |     |
|-------------------------------------------------------------------------------------------------|-------|-----|
| Name (Print your name as you would like it to appear on your name badge. Include Designations.) |       |     |
| Company Name                                                                                    |       |     |
| Address                                                                                         |       |     |
| City                                                                                            | State | Zip |
| Phone                                                                                           | Fax   |     |
| Email (An email confirmation will be sent to attendees.)                                        |       |     |
| Mobile Number                                                                                   |       |     |
| Do you accept text messages? <input type="checkbox"/> Yes <input type="checkbox"/> No           |       |     |

### PAYMENT INFORMATION

Payment must be received prior to October 7.  
Cancellation deadline for a full refund is October 7.  
Cancellations received after October 7, will NOT be refunded.

You may choose a team discount rate,  
only one payment option may be selected.

### REGISTRATION FEE

|                                               | BY 9.15 | AFTER 9.15    |
|-----------------------------------------------|---------|---------------|
| <input type="checkbox"/> Two-Day Registration |         |               |
| Member                                        | \$399   | \$449 \$_____ |
| Non-Member                                    | \$798   | \$858 \$_____ |
| <input type="checkbox"/> One-Day Registration |         |               |
| Member                                        | \$289   | \$339 \$_____ |
| Non-Member                                    | \$578   | \$638 \$_____ |
| <input type="checkbox"/> Virtual              |         |               |
| Member                                        | \$269   | \$269 \$_____ |
| Non-Member                                    | \$538   | \$538 \$_____ |
|                                               | Coupons | \$_____       |
|                                               | Total   | \$_____       |

#### Team Discount

- 5 – 9 attendees from the same company receive a 10% registration discount. **One coupon per person is valid.**
- 10 or more attendees from the same company receive a 20% registration discount. **Two coupons per person are valid.**

**Please Note:** Single attendees may use two coupons for two-day registrations and only one coupon for one-day registrations.

### PAYMENT METHOD

- ☐ Please invoice me. Check to be mailed upon receipt of invoice.
- ☐ Please invoice me, I will call with a credit card number (1-800-935-6226)  
**or** Register and pay online at [www.nacmconnect.org](http://www.nacmconnect.org)

### REGISTRATION FORM SUBMISSION

Email to:  
[registration@nacmconnect.org](mailto:registration@nacmconnect.org)

Mail to:  
NACM Connect Headquarters  
2500 W Higgins RD. Suite 780  
Hoffman Estates, IL 60169

**MERIDIAN BANQUET &  
CONFERENCE CENTER**  
1701 W. ALGONQUIN ROAD  
ROLLING MEADOWS, IL 60008

#### From East

Kennedy (I-94) to Northwest Tollway (I-90). Exit Arlington Heights Road North. Turn left (travel west) at Algonquin Road. Travel 1.4 miles on Algonquin Road. The Meridian is on the left.

#### From Northeast

Take Lake Cook Road, Dundee Road or Willow/Palatine Road to Route 53 South. Exit Algonquin Road East and travel for about 1 mile. The Meridian is east of the intersection of Algonquin Road and New Wilke Road on the right.

#### From West

Take Northwest Tollway (I-90) East. Exit Route 53 North to Algonquin Road east. Travel about 1 mile on Algonquin Road. The Meridian is east of the intersection of Algonquin Road and New Wilke Road on the right.

#### From Southwest

Take I-355 north to Route 53 North to Algonquin Road and travel east on Algonquin Road for about 1 mile. The Meridian is east of the intersection of Algonquin Road and New Wilke Road. The Meridian is on the right.

#### From Southeast

Take Tristate (I-294) North to Northwest Tollway (I-90) to Rockford. Exit Arlington Heights Road and go north. Turn left (travel west) at Algonquin Road. Travel 1.4 miles on Algonquin Road. The Meridian is on the left.

#### Parking

On-site parking is complimentary.

**ALOFT SCHAUMBURG**  
3407 ALGONQUIN ROAD  
ROLLING MEADOWS, IL 60008

#### From O'Hare

Take I-90 West for 6 miles. Exit 70 toward Arlington Heights Road for .5 miles. Turn Left onto W. Algonquin Rd. for 1.5 miles; Hotel is on the on left.

#### From Milwaukee

Take I-94 East to I-294 toward Indiana-O'Hare. Exit onto I-90 West. Exit 70 toward Arlington Heights Road for .5 miles. Turn Left onto W. Algonquin Rd. for 1.5 miles; Hotel is on the on left.

#### From I-90 west

Take I-90 East to 53 North. Take next exit onto Algonquin Rd. Turn left and hotel is on the right.

We recommend you use your directions app for the best possible directions.



# 2026 Chicago Credit Conference

The Credit Races

## PRODUCTS AND SERVICES

### COMMERCIAL COLLECTION SERVICES

Electronic Claims Placement  
Maximum Dollar Recovery  
Personal Service

### EDUCATION

Workshops and Seminars  
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Bimonthly e-Newsletter  
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## CREDIT REPORTING SERVICES

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Credit Risk Management  
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Online Credit Applications  
Retail Account Monitoring  
UCC and Mechanics Liens Filings  
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Need Assistance Paying for Education, including Conferences?

The Robert L. Vodraska  
**Scholarship Foundation**



## Year-Round Scholarships

The policy for awarding scholarships from the Robert L. Vodraska Scholarship Foundation has changed. Applications are now being accepted year-round.

## For more information...



Bob Rabe, Education Manager  
[bob.rabe@nacmconnect.org](mailto:bob.rabe@nacmconnect.org)



[nacmconnect.org/scholarships](http://nacmconnect.org/scholarships)

FALL CONFERENCE WORD SCRAMBLE

NOTES

|               |       |
|---------------|-------|
| NRCFONEECE    | ----- |
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| PORNSSO       | ----- |
| QYTUEI        | ----- |
| NFILAAINC     | ----- |
| ASAYNILS      | ----- |
| BRYCPAUNTK    | ----- |
| AOCHICG       | ----- |
| RKSI          | ----- |
| EELGHCASLN    | ----- |
| FOWL          | ----- |
| RTTEAEDPNM    | ----- |
| DTEAR         | ----- |
| FIATCILAIR    | ----- |
| TIIONEGOTAN   | ----- |
| TREIDC        | ----- |
| IERVASW       | ----- |
| SNLEI         | ----- |
| GRMEEOTOCANLS | ----- |
| OTRYPEPR      | ----- |





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