



2024 - 2025 Officers and Board

President

Alaina Worden, CCE
Carson
503.471.4362

Vice President

Brett Hanft, CBA
American Int'l Forest Prod LLC
503.520.5451

Secretary

Melissa Garcia, CBF
Bridgewell Resources LLC
503.872.3423

Treasurer

Kimberly Jones, CBA
Carson
503.471.4311

1-Year Directors

Eleanor Hartman, CCE
Autodesk Inc
971.238.5407

Sylvia Schultz
Carson
503.471.4348

2-Year Directors

Melanie Etzel, CCE
Cascade Nut & Bolt
503-485-1748

Yvonne Prinslow, CCE,
Hampton Lumber
503-203-6495

Chairman of the Board

Barbara Davis, CCE
Northwest Pump
503.205.2137

National CFDD Area Director— Oregon

Alaina Worden, CCE
Carson
503.471.4362

CFDD Liaison

Clara Nemeth, CCE, CGA
NACM Commercial Services
971.230.1144

The Creditline

July 2024

NO JULY MEETING

Portland Chapter CFDD National Awards

The Portland Chapter won three awards at the CFDD Luncheon at Credit Congress:

- Outstanding Regular Program
 - Six Signs It's a Scam by Ellen Kelm
- Outstanding Chapter Publicity Award
 - Creditline Newsletter and social platform
- Outstanding Seminar or Workshop
 - Credit Retreat 2023



Left to right: Immediate Past National CFDD Chair
Chris Birdwell, Jason Torf, Alaina Worden CCE,
CFDD National Chair Kelly Shock, CCE, CCRA



Alaina Worden, CCE and Brett Hanft, CBA

We also had three Portland Chapter members win Personal awards:

- Brett Hanft, CBA Outstanding Speaker
- Tawnya Marsh, CCE – NACM CCE Designation of Excellence Award
- Alaina Worden, CCE Star award
 - » This "Star Award" recipient has gained the attention of many CFDD National leaders who have been incredibly impressed with her ambition, drive, motivation, and leadership growth. Her colleagues say that she is the super glue that has truly held her Chapter leadership team together during the past four years.
 - » Although she manages a large credit team, she finds the time to serve her Chapter and has broadened her comfort and knowledge base as a dynamic, 'up and coming' speaker for our organization.



The Creditline

July 2024



A huge **THANK YOU** to those who help support the Portland Chapter scholarship fund - Your contribution to the organization through donations & ticket purchases helps to provide scholarships for local and national events.



Please contact Alaina Worden alaina.worden@carsonteam.com if you have items to donate or have any questions.

Next Month Raffle



Thank you to all who participated in the June raffle, together we raised \$160 for future scholarships.



Dollars for Scholars

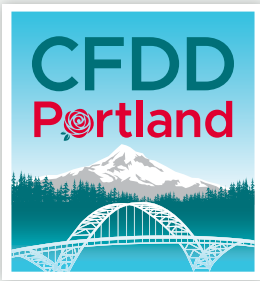
Dollars for Scholars is just one of our scholarship opportunities available to the CFDD Portland Membership. Members can accrue scholarship "dollars" by attending the monthly chapter meetings, or serving on a committee or the chapter board of directors. The accrued dollars can be used toward testing fees, educational offerings, and conference related expenses.

To find out your current dollars for scholars points, you can contact the scholarship chair Barbara Davis, CCE at Barbara.davis@nwpump.com



July Birthdays

Julie McNurney, CBF	July 1
Liz Simich	July 2
Yvonne Prinslow, CCE	July 7
Heather Mayer	July 10
Kimberly Darling	July 11
Pamela Price	July 12
Ellen Wodiuk, CCE, ICCE	July 16
Tricia Crisman	July 24



The Creditline

July 2024

President's Message

Ah, isn't summer just the best? The Pacific Northwest truly comes alive in July and August, doesn't it? There's just something about the sun shining and everyone feeling that extra boost of vitamin D that seems to put a smile on everyone's face. It's the perfect time to fire up the grill, soak in the outdoor festivities, and revel in all the friendly experiences that come our way.



July tends to be the leader in summer vacations. Therefore, the Board has decided to pause in July. We will reconvene August 8th at 1pm, via Zoom where Bret Hanft, CBA, and Heidi Lindgren-Boyce, CCE, will share insights on a topic called "Death at the Podium – A fear of public speaking." This session was a major hit at the Credit Congress, and you won't want to miss it.

I am excited to share with you the highlights of this year's NACM Credit Congress. The event was a resounding success, leaving attendees with a sense of fulfillment and anticipation for the future. If you missed out on this year's conference, mark your calendars for May 2025, as it promises to be even better.

The Portland Chapter walked away with three awards at the CFDD luncheon, showcasing our commitment to professional excellence. This recognition, coupled with our growing membership, reflects the success of our networking efforts. As we continue to expand our community, both personally and professionally, we invite you to join us in our journey of growth and collaboration and be part of our expanding community.

If you are interested in getting more involved and serving on a committee, please reach out to myself or Brett Hanft, CBA. We would love to get you plugged into an area that aligns with your interests and expertise. Your participation will contribute to the continued success of our chapter and the industry.

CFDD National has revealed our new tagline - "Committed to Professional Excellence." These four words capture the essence of our mission and the core values we hold dear. As we strive for excellence in our professional endeavors, we invite you to join us on this journey of growth and success.



All the best,

Alaina Worden, CCE
CFDD Portland Chapter President



The Creditline

July 2024

BIGGEST TAKEAWAYS FROM CREDIT CONGRESS:

The experience I had at Credit Congress was invaluable and unparalleled. Three days full of education, networking, insight, and an opportunity at the Expo to see what platforms are out there that could save your credit department time and/or add additional resources. Whether you are a 30-year veteran or a new assistant, there was plenty to gain. I found the AI seminar enlightening. Going into Credit Congress not thinking AI could be used in our credit department I came out of it learning of some platforms I needed to learn more about and ways it could help us.

-Melissa Garcia, CBF

NACM's 128th Credit Congress at Caesar's Palace in Las Vegas, NV was an amazing experience. There were several Wow! sessions this year that resonated personally and professionally. I left Credit Congress inspired about the future of technology and with insights on improving my leadership skills. The Keynote speaker, Shawn Kanungo, kicked off Congress with a fantastic presentation about innovation that set the stage for learning more about how artificial intelligence can and will become a part of the future of credit management. What I especially enjoyed about the leadership sessions was that I left those presentations with resources that I can use in my current role and continue to study for personal leadership development. Thank you to NACM and all NACM affiliates for working so hard to put together an outstanding event. Cleveland 2025!

-Melanie Etzel, CCE

2024 Credit Congress in Las Vegas did not disappoint! It was great to reconnect and network with colleagues and old friends, plus getting to know and network with new ones. The educational sessions were outstanding. I especially enjoyed several on the CFDD track, How to Control and Overcome Your Fear of Public Speaking by our own Brett Hanft, CBA and Heidi Lindgren Boyce, CCE; You Deserve an Upgrade: Leadership Wellness by Sheila Roames, CCE, and Here Comes the Judge, Turn White Paper into Green by Ellen Wodiuk, CCE. Lastly, Vegas would not be without some fun, as there were several evening events to enjoy with other attendees, including the closing night party! If you haven't attended Credit Congress, I highly recommend it as it is a great opportunity for education and networking opportunities, plus some fun!

-Barbara Davis, CCE

Supporting the CFDD Track of educational sessions at Credit Congress is the greatest testament reaffirming our organization's mission statement being "Committed to Professional Excellence". It's exciting to see CFDD members eager to share their knowledge and expertise with attendees. My "Wow" moment from this year's Credit Congress was attending the session on "Five Practices of Exemplary Leadership" from long-time CFDD Seattle chapter member Kelly Simon, CCE. Her discussion points were spot on and her materials provided all attendees with valuable tidbits to immediately take back and put into use in every credit department. I was exceptionally interested in the practice of conscientiously working to "Enable Others to Act". We talk all the time about leading by example – that very point was re-emphasized through this key point.

Mark your calendars now and plan to attend our CFDD Portland monthly program on January 9, 2025. Kelly Simon, CCE will be presenting this program to our chapter membership!!

-Brett M Hanft, CBA



The Creditline

July 2024

CFDD National Recognition

My fellow CFDD Portland Chapter members...

I'm always excited every year for the annual CFDD Awards Luncheon and Installation held during Credit Congress. CFDD Portland Chapter has a stellar and long-standing track record of receiving National award recognition in many categories. We continue to hold the largest chapter membership in the country and maintain strength, stability, and success within our organization. Kudos to you ALL for the continued support you provide to CFDD.

It was incredibly exciting for CFDD Portland to receive recognition in all three categories we submitted to National for award consideration. I'm so proud of our leadership team, led fiercely by Alaina Worden, CCE. Many members step up and provide countless hours of time and effort to help maintain the level of excellence we're known for across the country. Congratulations for well-deserved recognition!!

I want to put out a challenge to the entire membership... we have a dedicated and impressive leadership team in Portland paving the way for our chapter's continued success. However, we need EVERYONE to pitch in. PLEASE commit one hour each month to attend our monthly chapter meetings, volunteer to participate or chair one of our committees, and set a goal to 'up your game' in your level of participation in CFDD Portland. I promise you – the effort will always be worth your while!

I look forward to seeing you when our chapter meetings resume in August. We have some outstanding monthly programs already confirmed in the coming months. Mark your calendars now to participate!

Brett M Hanft, CBA
CFDD Portland Vice-President / Program & Credit Retreat Chairman
CFDD National Executive Committee
CFDD elected representative serving on the NACM National Board

(You can surely set aside one hour each month to be an active and participative member of CFDD Portland).



The Creditline

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CFDD-Portland Chapter Distinguished Member Award 2024 Nomination Form

The 2024 DMA Selection Committee welcomes your nomination for individuals for this prestigious award. Our CFDD-Portland Chapter's Distinguished Member is chosen by a point system. The DMA Selection Committee reviews all nominations and interviews all nominees to ascertain the points each has earned. Your 2024 Distinguished Member(s) will be formally presented to the membership at our September Special Recognition Evening.

The maximum points possible include:

*Education: 15 points

*Work Experience: 10 points

*CFDD Local & Regional Participation: 75 points

More than one name may be submitted per Member. Prior DMA recipients are not eligible to receive this Award unless they have accomplished something particularly outstanding since their previous Award.

Any questions should be directed to Alaina Worden, CCE at 503-471-4362. Please email this completed form to her no later than **August 15, 2024**. You can also email nominations to alaina.worden@carsonteam.com

To: Alaina Worden, CCE and the 2024 DMA Selection Committee:

I submit the following name(s) for our 2024 Distinguished Member:

The reason(s) I am nominating this person(s) is:

(Attach additional sheet(s) if necessary)

Submitted by: _____ Date: _____



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July 2024

CFDD Portland Chapter Committee Descriptions

Membership Committee/Member Records/Profile

The purpose of this committee is to recruit new members for and maintain existing membership of the Portland Chapter of CFDD. The responsibility of the Member Records Committee is to work in conjunction with NACM-Commercial Services to archive and accurately maintain the member roster that is reported on a quarterly basis to CFDD-National. This requires a thorough reconciliation of member records the first week of January every year to coincide with the annual membership report submitted to CFDD-National by January 10th. The committee also shares with the membership relevant history about members of the organization who have contributed to the growth and good name of CFDD and our Chapter.

Badges/Hospitality

The responsibility of the Badges Committee is to have a name badge available for each person (member, speaker, or guest) who attends CFDD meetings or seminars. The purpose of the Hospitality committee is to meet, greet and welcome new and prospective members, and to encourage them to be a part of our organization. Share with them the benefits of membership in CFDD and our Chapter.

DMA (Distinguished Member Achievement) Award Selection

This committee solicits nominations, reviews, scores, selects, and announces the individual(s) to be awarded the Distinguished Member Achievement (DMA) Award for the Chapter. The previous year's recipient is designated as the chairman of this committee.

Holiday Event

The committee will work on a theme and place for a special night to enjoy with employers, family and friends for the December meeting with a Holiday theme. They will work with Program committee to determine a topic/speaker that might match the theme. Fund raising opportunities are typically considered. In recent years, a 'wine wall' has been a successful fund raiser at this annual event.

Calling

The purpose of the Calling Committee is to contact all members prior to our monthly educational dinner meetings to obtain an accurate count of attendance as well as communicating any urgent or new information to the membership. The chairman will also forward the attendance list to the chapter president, badge committee chair and the treasurer for accurate record keeping. In recent years, this committee has primarily handled communication via e-mail distribution to the chapter membership.

Mentoring

This committee was formed to build relationships and assist CFDD and NACM-Commercial Services affiliate members in obtaining their career goals and certification in the field of credit and financial management. Any member can assist/mentor/guide other members to help promote personal and professional growth and development.

Monthly Raffle/Fundraising

The goal of this committee is to raise funds for Chapter scholarships by procuring items to be raffled and selling tickets to the members and guests at the monthly educational meetings. The committee may also recommend to the Board, organize, and present additional fund-raising efforts/programs as it deems appropriate. The goal is to have fun and "low stress" fund-raisers.



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ONMA (Outstanding New Member Achievement) Award Selection

The committee determines eligible candidates who have been members of CFDD Portland for two years or less. Candidates are scored heavily on meeting attendance and participation to determine and select the Chapter's Outstanding New Member. The previous year's recipient is asked to serve as the committee chairman the year following their award recognition. If no award had been presented the previous year, the Board will appoint a committee of seasoned members to serve on this committee.

Program

This committee is responsible for organizing the monthly educational program meetings for the chapter membership. Proposed education offerings will be made at the planning session annually and the committee will assist the Vice-President with obtaining speakers, CEU certification, submitting monthly program information for publication in the CreditLine, and other arrangements. The Portland Chapter Vice-President serves as committee chairman.

Publicity

The purpose of this committee is to promote and inform CFDD and NACM membership and the public about the goals, activities and accomplishments of the Chapter, and to assist with the publication of the monthly CreditLine newsletter. Additionally, publicity promoting our local chapter can be submitted to the CFDD National Vice-Chair of Publicity for inclusion in the CFDD National newsletter, distributed to every CFDD member.

Scholarship

The goal of this committee is to offer and award scholarships for credit-related activities such as meetings, classes, seminars, certification fees, conferences and retreats and to encourage members to apply for National scholarships. This committee will follow up with winners for either verbal or written reports upon completion of the event.

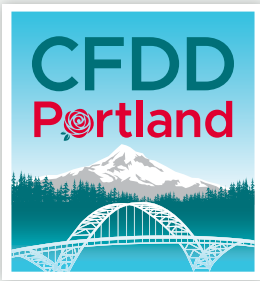
The "VIV" Award Selection

The committee solicits nominations from CFDD Portland chapter membership once each year. This award recognizes an exceptional level of loyalty, dedication, and participation to the CFDD Portland Chapter, named in recognition of a long-time member, Vivian J Barwell. The committee is responsible for reviewing nominees and determining if a member should receive this prestigious recognition, prepare a presentation script, and purchase recognition from Just Right Awards. The previous year's recipient is the chairman of this committee.

Credit Retreat

The chief purpose of this committee is to organize and promote the Credit Retreat programs sponsored by the Chapter.

Revised 3/23/22



The Creditline

July 2024

**CFDD Portland Chapter
Committees 2024-2025**

Membership/records/Profile
Yvonne Prinslow, CCE
Badges/Hospitality
TBD
DMA Award & Selection
Alaina Worden, CCE
2024 Retreat
Bret Hanft, CBA
Alaina Worden, CCE
Holiday Event
Calling Committee
Mentoring

Monthly Raffle/Fundraising
Alaina Worden, CCE
Outstanding New Member Award
Programs
Bret Hanft, CBA
Publicity
Yvonne Prinslow, CCE
Scholarships
Barbara Davis, CCE
The "Viv" Award
Yvonne Prinslow, CCE

Please email Alaina Worden, CCE if interested in joining a committee.
Alaina.worden@carsonteam.com



The Creditline

July 2024

May Treasurer's Report

Total beginning balance of Restricted and Unrestricted Funds	29,002.14
Unrestricted Funds	
Beginning balance as of MAY 1, 2024	22,589.79
Income	38.35
Expenses	279.93
Ending balance as of My 31, 2024	22,348.21
Restricted Funds	
Beginning balance as of MAY 1, 2024	6,412.35
Income	-
Expenses	2,505.94
Ending balance as of My 31, 2024	3,906.41
Total ending balance of Restricted and Unrestricted Funds	26,254.62
Breakdown of Accounts	
Unitus 1 Share Deposit	5.02
Checking Account Balance	4,395.79
Outstanding Checks	-
Money Market Account Balance	21,853.81
Ending balance as of APRIL 30, 2024	26,254.62

CFDD MONTHLY EDUCATION MEETING 2024 PROGRAM LIST

Month	Program	Speaker
Thursday, August 8th, 2024	Death at the Podium	Brett M Hanft, CBA, Heidi Lindgren-Boyce
Thursday, September 12th, 2024	Legislative Update -- with a Twist!	Cindy Robert
Thursday, October 10th, 2024	Why Positive Thinking Is Not Enough	Angela Belford

CFDD Vision Statement—

"The mission of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings."

CFDD Mission Statement—

"To be a leading provider of professional development opportunities through learning, coaching, networking, and individual enrichment."

- CFDD National - Alaina Worden, CCE
 - Alaina elected to sit on the National Board for CFDD. There is a new CFDD tagline “Committed to Professional Excellence” that will be incorporated into the CreditLine each month
- Education - Brett Hanft, CBA
 - Not in attendance. Alaina shared we are focusing on the Credit Retreat

BUSINESS MEETING: (0 – 15 minutes)

- Approval of May 9, 2024, Educational Meeting minutes
- Budget
 - Per bylaws membership to vote on proposed budget as presented in Creditline
 - Approval of budget
- CFDD Portland Chapter receives national awards
 - Outstanding Regular Program
 - Six Signs It’s a Scam by Ellen Kelm
 - Outstanding Chapter Publicity Award
 - Creditline Newsletter and social platform
 - Outstanding Seminar or Workshop
 - Credit Retreat 2023
 - Personal awards
 - Brett Hanft, CBA Outstanding Speaker
 - Alaina Worden, CCE Star award
 - Tawnya Marsh, CCE – NACM CCE Designation of Excellence Award

Approval of April 11 Educational Meeting minutes

- Yvonne Prinslow made motion, Kim Jones seconded, all agreed.

Approval to approve proposed Budget as posted in CreditLine

- Yvonne Prinslow made motion, Kim Jones seconded, all agreed.

RAFFLE – Alaina Worden, CCE (0-5 minutes)

- US of Yay BBQ

PROGRAM: Diving into the Hottest Credit Trends – A Roundtable Discussion

ADJOURNMENT – Alaina Worden, CCE at 5:45 PM

Submitted by Melissa Garcia, CBF



The Creditline



CFDD Portland Chapter Application for Scholarship Award

1. Which scholarship are you applying for? _____
2. Please consider my application for a scholarship toward: _____
3. How long have you been a member of CFDD? _____
4. Please list the number of meetings attended in the last twelve months: _____
5. Current position with firm: _____
6. Will your company support you financially to attend this class? ☐ Yes ☐ No ☐ Partially
7. Are you working towards certification or recertification? ☐ Yes ☐ No
8. What interests you in this class/conference? _____
9. Briefly, outline your past and current participation in CFDD: (Please complete on back if needed.)
 - a. Offices held _____
Dates to/from: _____
 - b. Committees served _____
Dates to/from: _____
10. Have you previously applied for a scholarship? If so, when and which one? _____
11. Have you been awarded a scholarship within the past 12 months from CFDD Portland Chapter? ☐ Yes ☐ No
Which one(s) _____
12. Have you previously attended the CFDD National Conference or National Credit Congress?

CFDD National Conference—Year(s) attended: _____
National Credit Congress—Year(s) attended: _____

I understand that if I am selected for a scholarship, I must submit a written report to the Scholarship Committee within three weeks of completion of the class or seminar. At my option, I may make an oral report to the membership in place of the written report.

Member Name: _____ Company Name: _____
Supervisor Name: _____ Supervisor Email: _____
Mailing Address: _____
City, State, Zip: _____
Phone: _____ Fax: _____
Email Address: _____
Signature: _____ Date: _____

12. Mail, fax, or email to: Barbara Davis, CCE
Northwest Pump & Equipment
2800 NW 31st Ave., Portland, Oregon 97210-1720
p: 503.227.7867 f: 503.227.4430
e: barbara.davis@nwpump.com



The Creditline

CFDD Portland Chapter Membership Application

Please type or print

I hereby make application for membership in the National Association of Credit Management, Credit Financial Development Division, Portland Oregon Chapter.

Company Data

Name: _____ Title: _____

Email: _____

Company: _____

Phone: _____ Fax: _____

Address (Mailing): _____

City/State/Zip: _____

Physical: _____

City/State/Zip: _____

NACM Affiliate/CRF which your firm belongs : _____ Member # _____

How/where did you hear about CFDD? _____

Personal Data

Address: _____

Phone#: _____ Birth month & date: _____

Annual dues are billed the end of October each year and the membership year is January 1 through December 31. Dues are \$110 per year and are prorated on the basis of \$9.17 per month.

Please bill my firm on the next NACM Commercial Services statement \$ _____

Applicant's signature _____

Date: _____

Please send the completed form to the following address:

Yvonne Prinslow, CCE
Hampton Lumber Sales
9600 SW Barnes Rd. #200
Portland, OR 97225
p: 503.203.6495 f: 503.291.5653
e: YvonnePrinslow@HamptonLumber.com