



## 2025 - 2026 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

Sylvia Schultz  
Carson  
503.471.4348

Melanie Etzel, CCE  
OrePac Building Products  
503-485-1748

### 2-Year Directors

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

Tricia Crisman, CBF  
Steelscape  
360-673-8642

### 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 2025**

## ☀ Summer Break Announcement ☀

We hope you're enjoying the sunshine and making the most of this beautiful summer season!

Just a quick reminder:

🌴 There will be no meeting in July as we are taking a short break for summer vacation.

But don't worry, we'll be back in August, refreshed, recharged, and ready to reconnect with you all!

Until then, we wish you a safe, relaxing, and joyful summer. Whether you're traveling, spending time with loved ones, or simply soaking up the sun, we hope it's everything you need and more.





# The Creditline

JULY 2025



**Due to the summer break – no raffle in July**

*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.*



Next Month  
**A ROARIN'**  
*Good Time*



## **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](mailto:Barbara.davis@nwpump.com)



Julie McNurney, CBF  
Liz Simich  
Yvonne Prinslow, CCE  
Heather Mayer  
Pamela Price  
Ellen Wodiuk, CCE, ICCE  
Tricia Crisman, CBF

July 1  
July 2  
July 7  
July 10  
July 12  
July 16  
July 25



# The Creditline

JULY 2025

## President's Message

Last month, I posed a challenge to our membership: **What's next?** How can the CFDD Portland Chapter be just **1% better** than before?

I'm excited to share a major step forward. For the remainder of the 2025–2026 term, **CFDD Portland will waive the \$20 fee** for both members and guests attending our educational sessions. We hope this encourages more participation, welcomes new guests, and supports chapter growth. The Board felt this was a meaningful way to give back.



We're also making a few changes to better fit your schedules:

- **Starting in October, educational sessions will move from the second Thursday to the third Wednesday of each month.**
- **The new time will be 12:00–1:00 PM (PST)—perfect for a "Lunch & Learn" format.**
- **All sessions will remain virtual, except for September, December, and March, which will be in person/hybrid.**

This shift is designed to make it easier for more members to attend and engage, whether you're joining from your desk or on the go.

Looking ahead, we're launching a **membership drive this fall!** The Member with the highest number of referrals that lead to new membership will receive a **Visa or Amazon gift card** as a thank-you for helping us grow our community.

Your Board is committed to excellence by listening to your feedback. Whether it's about educational topics, meeting times, or ways to enhance your experience, your voice matters. Please continue to share your ideas, suggest topics you'd like to explore, and help us shape a chapter that truly thrives for everyone.

We believe these changes will positively impact your ability to network, learn, and grow with CFDD.

If you haven't already, be sure to **follow CFDD Portland on LinkedIn** to stay connected with our vibrant and inspiring community.

**Here's to building an even stronger, more vibrant chapter together.**

Warmly,

Alaina Worden, CCE  
President, CFDD Portland Chapter



## CFDD MONTHLY EDUCATION MEETING 2025 PROGRAM LIST

Month	Program	Speaker
Thursday, July 10, 2025	Summer break - no meeting	no meeting
Thursday, August 14, 2025	Conflict Resolution	Deanna Reynolds
Thursday, September 11, 2025	The latest trends and Hot Topics in Bankruptcy	Jason M Torf

# CFDD-Portland Chapter

## Distinguished Member Award

### 2025 Nomination Form

The 2025 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 2025 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, 2025**. You can also email nominations to [alaina.worden@carsonteam.com](mailto:alaina.worden@carsonteam.com)

To: Alaina Worden, CCE and the 2025 DMA Selection Committee:

I submit the following name(s) for our 2025 Distinguished Member:

---

---

---

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

---

---

---

---

---

---

---

(Attach additional sheet(s) if necessary)

Submitted by: \_\_\_\_\_ Date: \_\_\_\_\_





# The Creditline

**JULY 2025**

## **BUSINESS MEETING: (0 – 15 minutes)**

- Congratulations to our incoming board. Thank you for your willingness to serve/continue to serve for 2025/2026. I know great things are ahead for this chapter
- Congratulations to Tricia Crisman for earning her CBF at Credit Congress!
- Portland Chapter walks away with 4 awards at the CFDD luncheon this year.
  - Outstanding Regular Program – Class A
    - Leading vs Managing: The Art of Building an Effective Team, presented by D’Ann Johnson, CCE, MBA
  - Outstanding Chapter Publicity Award – Class A
    - Creditline Newsletter, and LinkedIn page
  - Excellence in Special Program/Seminar – Class A
    - Credit Retreat 2025, Award accepted by President Worden and annual session speaker Jason M Torf
  - CFDD Membership Growth Award
- Approval of May 8, 2025, Educational Meeting minutes
  - Motion/2<sup>nd</sup> – Brett Hanft / Sylvia Schultz; motion passes
- Budget
  - Motion to approve budget as presented in May’s Creditline
    - Brett Hanft / Cindy Joseph – motion unanimously passed

Membership “Give Back” – Alaina Worden, CCE

Your local Board of Directors voted at yesterday’s Board meeting... All chapter education meetings from June 2025 through May 2026 will be available at No Charge. An added benefit of your CFDD membership. Please use this opportunity to encourage others to attend and participate chapter meetings throughout the year!!

## **RAFFLE – Tricia Crisman, CBF (0-5 minutes)**

- June raffle – Hello Summer... Tickets will continue to be available for purchase at \$10 each through next Thursday, 6/19

## **PROGRAM: Best Practices for Building Trust**

## **ADJOURNMENT – Alaina Worden, CCE at 2:02 pm**

Submitted by Brett M Hanft, CBA



# The Creditline

JULY 2025

## May Treasurer's Report

<b>Total beginning balance of Restricted and Unrestricted Funds</b>	27,181.61
<b>Unrestricted Funds</b>	
Beginning balance as of May 1, 2025	22,841.79
Income	26.46
Expenses	2,000.00
Ending balance as of May 31, 2025	20,868.25
<b>Restricted Funds</b>	
Beginning balance as of May 1, 2025	4,334.80
Income	
Expenses	70.44
Ending balance as of May 31, 2025	4,264.36
<b>Total ending balance of Restricted and Unrestricted Funds</b>	25,132.61
<b>Breakdown of Accounts</b>	
Unitus 1 Share Deposit	5.02
Checking Account Balance	4,264.36
Outstanding Checks	-
Money Market Account Balance	20,868.25
<b>Ending balance as of May 31, 2025</b>	25,137.63

### 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."



# The Creditline



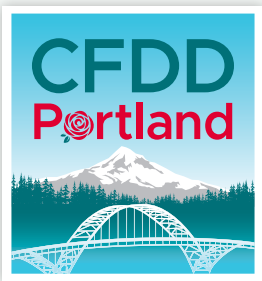
## CFDD Portland Chapter Application for Scholarship Award

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](mailto: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 to: \_\_\_\_\_ 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](mailto:YvonnePrinslow@HamptonLumber.com)