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This feature is available to both our online and manual clients.

To submit a risk alert, open the "Credit Groups" tab. Click on "Risk Alerts." In the yellow bar at the top of the page, you'll see "Issue Risk Alerts," click on the link. Now you will need to identify the business you are issuing the risk alert about. You may do this by searching for the name, or if necessary, by adding the account information. Once you have input the risk alert information, you may also add this name to the discussion list for the next meeting. *However, just because you send out a risk alert about a certain company, it will not be automatically added to the discussion list.* Now, click the red go button and your alert will be submitted for approval. Most alerts are approved and distributed within two or three hours.

Search. When searching the ICE database it is important to remember a few key rules.

Less is more. You don't have to type in the entire company name, an entire zip code or even every digit of the phone number. In fact, typing in just the first few letters will improve your results. For example, in the case of the business name, the use of a hyphen - or no hyphen - can change the results of a search. In urban areas, putting in the first four numbers of a zip code will often give you more complete results because an account might have more than one location.

Business name is the most effective way to search for information, and the phone number is the least effective. In the account information, the phone number is often the least reliable because in today's environment this information changes rapidly. If you want to pull information for a customer to use as a credit reference, check "use our accounts only" on the Credit Groups main page. You'll find it under the search field.

Earlier this year, a new business search through the "my company" tab was introduced. We will cover that in our next issue.

We've thrown out just a few tips on how to use the ICE system more effectively. If you are a currently using ICE, please take a minute and let us know what other information would be useful. For those not using ICE who would like to know more, contact Maggie at 888.222.1447 or Maggie@nacmheartland.com.

Calendar of Events

NOVEMBER

- 11.1 NCS Webinar: Implementing a Lien/Bond Claim Program: Overcoming Obstacles
- 11.6 Business Credit Principles – NACM Columbia, MD
- 11.11 Business Credit Principles – NACM Columbia, MD
- 11.7 Nationwide Certification (CBA, CBF, and CCE) Exam Test Date
- 11.7 NACM National Teleconference – Discharge and Dischargeability – Discovering and Using Inaccuracies in Schedules.....
- 11.9 NACM National Teleconference – Credit Applications
- 11.10 NACM Heartland Lunch and Learn – Best Practices of a Credit Department
- 11.11 NACM National Election Ballots must be returned by 5 p.m. Eastern. Please vote for Kevin Quinn
- 11.14 NACM Heartland Steel Meeting
- 11.16 NACM National Teleconference – Making it Count: Deduction Best Practices
- 11.16 NCS Webinar: UCC Leasing and Conditional Sales
- 11.17 NACM Heartland Construction Meeting – Johnston, IA
- 11.24 THANKSGIVING – NACM Heartland wishes you, all the joys of this Thanksgiving holiday.
- 11.29 NCS Webinar: Lien Foreclosure

DECEMBER

- 12.12 NACM National Teleconference – Risk Mitigation Devices When Dealing with a Troubled Company
- 12.13 NCS Webinar: UCC Remedies Upon Debtor's Default
- 12.14 NACM Heartland Board Meeting and Dinner – West Des Moines
- 12.16 NACM Heartland Construction Holiday Lunch
- 12.25 Christmas – wishing you a Beautiful Holiday Season

JANUARY

- 1.1 HAPPY 2012!!! Wishing you a new year of health, happiness and prosperity
- 1.3–3.23 Business Law Online Course
- 1.3–4.13 Accounting Online Course
- 1.3 –3.23 Credit Law Online Course
- 1.9 Paperwork Deadline for Certification (CBA, CBF & CCE) Exam March 5, 2012
- 1.12 NACM Heartland Lunch and Learn – What You Need to Know about 1099s, as well as featuring Tom Coats – Helping Your Customers Clean Up Their Credit.
- 1.25 NACM Heartland Construction Meeting – Western Iowa/Omaha
- 1.26 NACM Heartland Construction Meeting – Johnston

2011 LUNCH AND LEARN

Best Practices of a Credit Department

Members from the NACM Heartland board of directors will be facilitating a best practices roundtable.

November 10
11:30 am – 1:30 pm

Okoboji Grill
8481 Birchwood Court, Johnston

\$35 members / \$45 non-members



SAVE THE DATE

And don't forget to mark your calendars for January 12, 2012 for the next Lunch and Learn featuring Tom Coats! More details to come.

HEARTLAND HEADLINER

PUBLISHED BY NACM HEARTLAND UNIT, INC.

Credit Manager's Toolbox: ICE

ICE – or the Inet Credit Exchange – is an online database that is available to our NACM Heartland members who belong to a credit exchange group. It contains the same payment history information that has long been shared at the credit exchange groups, but because the system is online, the data can be mined in several different ways.



Here's how it works: we have two kinds of users. The online users submit A/R data electronically at least twice a month, sometimes daily, to their identified database. This information can only be viewed by authorized users, which include other members of the credit exchange group and approved employees in their credit departments. Overall, the database has multiple uses that include pulling credit reports, issuing risk alerts and submitting accounts for discussion at the next credit exchange group meeting.

We do have a handful of manual members who opt not to submit all of their A/R data, but focus instead on a select number of accounts. Because they submit these names and the payment information through the ICE system manually, they still have access to a number of important online tools including the ability to submit and view alerts, and may search the database by customer name, contact name, billing address or phone.

Although ICE is user-friendly, we're addressing a couple of frequently asked topics this month.

Risk alerts. Risk alerts are factual statements about a customer you may share with someone else in your credit exchange group. A risk alert is submitted for any number of reasons ...

- an account that has been placed for collections,
- an account that is considered delinquent because a payment has not been made,
- a payment has been returned to the customer for NSF,
- or it simply may be a link to an online news story about a customer.

All risk alerts are reviewed and approved by an ICE employee before they are sent to the group.

To ensure you are set up to receive risk alerts, log in to ICE. Click on the "My Company Tab." Now click "Credit Group Defaults." On this page, about midway down the page, make sure the "Risk Alerts" box is checked. You will also be able to verify or change the email address you want the risk alerts sent to.

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NACM HEARTLAND'S NEW BLOG AND WEBSITE

Have you been out to www.nacmheartland.com lately?

Our new website is up and full of information. In addition to a robust, searchable calendar list, we have also started blogging. While we're still getting our feet wet, we hope you've been by to check out what we're posting. You can subscribe to receive email notifications when we post new entries, or you can subscribe to our RSS feed.

As we continue to tweak the site, we'd appreciate your feedback. Please contact Maggie at Maggie@nacmheartland.com with any ideas for blogs or information you want to see on our website.

Credit Exchange Group Facilitators Now Certified

It takes a disciplined, knowledgeable person to run a credit exchange group. While we have always been proud of our two primary credit exchange group facilitators – Bill Croyle and Maggie Bessenbacher -- both have taken steps to become certified facilitators.



The Certified Group Administrator program is being offered by NACM National to facilitators currently running credit exchange groups as identified by the individual NACM affiliates. The designation was created by the NACM Affiliate COOs, and the program was a collaboration among National, the Credit Information Services Committee and the Affiliate Council, which is representative of the 34 NACM Affiliates around the country. The purpose of the program is to provide specialized education to credit group administrators.

Upon successful completion of the course, facilitators can use CGA designation as long as they recertify annually. The curriculum includes historical information about credit exchange groups, how to successfully prepare and facilitate a large group meeting, as well as a special emphasis on the ins and outs of Antitrust Laws.

With more than 1500 credit exchange groups across the country, it makes sense for NACM to have a standard curriculum for facilitators, while ensuring that all credit exchange groups under the NACM banner are led with the authority and credibility NACM members have come to expect. The CGA designation should communicate a level of commitment and trust that these groups are operated with the highest possible standards.

Congratulations, Maggie and Bill for achieving this designation! But if you are in one of their groups, you probably aren't surprised. They have led, and continue to lead, our own credit exchange groups with extraordinary ability and attention to detail that must have set the standard for the CGA designation.

NACM NATIONAL OFFERS NEW SPECIALTY CERTIFICATE

NACM National is offering a new specialty certificate program through the Credit Learning Center (CLC). The new certificate program – Commercial Collections Specialist – is an opportunity for the beginning credit professional with an overview regarding the concept of the cost of credit. It will present the four basic costs of credit that businesses should consider when developing a credit policy, which will aid in understanding why a customer doesn't pay, and thus enable a business to prevent some of these situations. It will also show how documenting the credit relationship is a vital part of the preparation for lending and how to get set up properly so that the right policies and procedures are in place to help ensure a good credit relationship with the customer. It will also explain how to evaluate whether a company's credit policies comply with the law. Federal and state regulations govern the extension and enforcement of credit. It will also cover the basics of how to make effective collection calls.

To register or learn more about this new certificate, visit <http://clc.nacm.org/index.php> and browse by specialty modules or certificate.

Kevin Quinn on the NACM National Board of Directors Ballot

Kevin Quinn, a current member of the NACM Heartland board of directors, is on the ballot to serve on the NACM National board of directors as the representative from the Central Region.

Kevin is a trusted, long-serving member of our board, and we are fully supportive of his candidacy for the national board. As part of the application, Kevin included this:

How are you prepared to, and how will you, promote the vision and mission of the NACM organization?

I believe NACM is still one of the best kept secrets. I never miss the opportunity to talk about what NACM can do for today's credit department from education to networking to credit exchange groups to solutions intended to make our jobs more efficient and effective. I will continue to work at the affiliate level and if elected at the national level to obtain exposure for this great organization. I feel the use of media is obviously needed but personal testimony from credit professional to credit professional is the best means to cultivate growth. If the credit professionals you talk to know about NACM reach out, find those not aware and cultivate them to become our peers. For those already NACM members, we need to ensure the value of membership to both the business and the individual is evident. NACM's future and

"NACM's future and its value are made evident by an engaged membership."

– Kevin Quinn

its value are made evident by an engaged membership, and this depends on you our members. We also need to recognize champions and leaders, NACM needs business partners. We need attorneys and lobbyists who work to ensure we have the means to accomplish our jobs. Perhaps, in the end what best defines my leadership style is summed up by the tag line for my employer Key Cooperative – "connect, build, grow."

Kevin is the first NACM Heartland member to apply for a board position in a number of years. We are excited about his willingness to give of his time and expertise to benefit the credit profession. Ballots are due back to NACM National on November 11. If you have questions about the election, contact Maggie at 888.222.1447 or Maggie@nacmheartland.com.

United TranzActions Launches New Site

NACM partner, United TranzActions has launched a new website at www.unitedtranzactions.com.

More than a year ago, NCT (National Check Trust) and ACM (American Check Management) merged into UTA to provide integrated payment systems and remittance processing solutions. The new website recognizes the full integration of the merger and has a complete list of the products and services UTA has to offer.

Some of the products include:

- Electronic Bill Presentment and Payment
- Check Guarantee
- Credit Card Services
- ACH with guarantee
- And, much, much more.

Also, United TransAction is rapidly becoming the preferred guarantee check vendor of choice. In a single year, they have moved from the sixth largest provider to the third largest. They truly believe their success is because of their integrity, loyalty to their customers, availability, attention to detail, and to their unparalleled customer service.

NACM members receive special pricing, so be sure to check out their new website!

2012 Credit Congress Updates

The 2012 Credit Congress is sure to be outstanding again this year, and while June seems a long way off there is a lot happening in preparation of the credit industry's premier conference.

NACM Heartland will again be offering a full delegate scholarship to an eligible NACM Heartland member. In an ongoing effort to make this event more accessible to our credit professionals, the NACM Heartland board of directors will once again offer one NACM Heartland member the opportunity to attend Credit Congress as a full delegate.

Deadline for the scholarship application is December 1, 2011. The scholarship promotes personal development in the credit industry through continuing education and/or certification, as well as to encourage participation in NACM sponsored events, such as teleconferences, educational lunch and learns, educational seminars, etc. Visit our website at www.nacmheartland.com to download the scholarship form, or contact Maggie Bessenbacher for more information.

Please also note that early bird registration is open for the 116th Credit Congress & Exposition in Grapevine, Texas, June 10-13. The Grapevine community, which is historically rich and rooted in tradition yet distinctly modern,

welcomes NACM members to the Gaylord Texan Resort and Convention Center. Be sure to take advantage of the special pricing now through December 16 -- save \$150 off a full delegate registration. Early bird registration is now available online at <http://creditcongress.nacm.org>.

Credit Congress really is THE place for credit professionals. We're excited to see the schedule that is already coming together, so check out why this is the most important convention you will attend in 2012.

Early bird registration now available!

Save \$150 on full delegate registration. Register online at creditcongress.nacm.org!

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