NACM National Trade Credit Report and Tools

User Guide

By NACM Members • For NACM Members

The National Association of Credit Management (NACM) supports businesses as they make decisions to sell goods and services on credit.

When it comes to providing businesses with factual, accurate, fresh and relevant information, the NACM National Trade Credit Report is the right choice. NACM has more than a century of experience supporting trade credit, and we'll be here tomorrow and beyond to support you.

To learn more about the report and tools, contact your participating NACM Affiliate today!

Great Service

Great Tools

Great Report

- Tradeline Data
- Predictive Score
- Collection Claims
- Corporate Information
- Public Records
- Access to Additional Third-Party Public Record Data
- Portfolio Risk Analysis
- Non-Member Credit References
- Account Monitor Service
- Trade Profile Report

NACM
National Association of Credit Management

NATIONAL TRADE CREDIT REPORT

Why I'm a Fan of NACM's National Trade Credit Report

Do you remember the board game Clue? Players would have to make their way around the board, picking up clues and trying to put them all together to figure out "who dunnit." (Colonel Mustard in the library with the rope!)

As credit managers, we are doing the same thing—trying to put all the pieces together to make an informed credit risk decision. A good credit manager could be named in the same company as Sherlock Holmes, Nancy Drew or Inspector Clouseau.

There are many tools available in the credit detective's toolbox, and prominent among them is NACM's National Trade Credit Report (NTCR). The NTCR provides users with tradelines derived from hundreds of NACM members who contribute and share their trade data. As a user of the NTCR, the value to me comes in the form of coupling the trade data with my other credit bureau sources. I have found there is no one perfect report, but combining the information found in a few provides me a pretty clear picture of my customer.

The NTCR trade data comes from fellow NACM members across many different industries. It really is like an Industry Trade Group on steroids! There are more than 1,000 trade groups represented in the tradelines of the NTCR. I am able to see how customers pay both inside my industry, as well as how they pay other obligations. The customer may pay its suppliers very well to keep product flowing, but not pay for its office supplies. As an economist, I love to pore through data. One of my favorite sources is the NTCR because the tradelines cover so many industries. As I often tell colleagues, the data tell the story, and the NTCR is simply good, current data.

The NTCR also provides access to public information. Suits, liens, UCC data and officer data can be selected from within the report; you just choose whether you want to pull it out or not. I often use it as confirmation of my other sources, which can sometimes be outdated.

Speaking of confirmation, one of my favorite features of the NTCR is the Portfolio Risk Analysis (PRA) tool. As a credit manager, I already know the risk appetite of my company. Validating that I am operating within that risk profile can be more difficult. With the portfolio analysis found in the NTCR, I am able to view my data in a variety of different benchmark settings. The first is as a standalone database of my own portfolio. Accounts are grouped from very low risk to very high risk. Displayed in easy-to-read bar charts, I can see exactly how my portfolio ranks. On a side note, you can also see the ranking both in dollar volume and in number of accounts. Dollar volumes let you know where your money risk resides, while the ranked number of accounts lets you see your account risk.

The NTCR's PRA does not stop at your own data, it also lets you take a deeper dive into your receivables health. You can compare your data against that of your industry trade group. Sure, it can be competitive; but more importantly, it gives a great picture of how your data stacks up to that of your peers.

Another slice of the analytical pie let's you compare your data against your industry. Industry behavior can ebb and flow, and this is a great way to see if your receivable activity is reflecting the same industry movement.

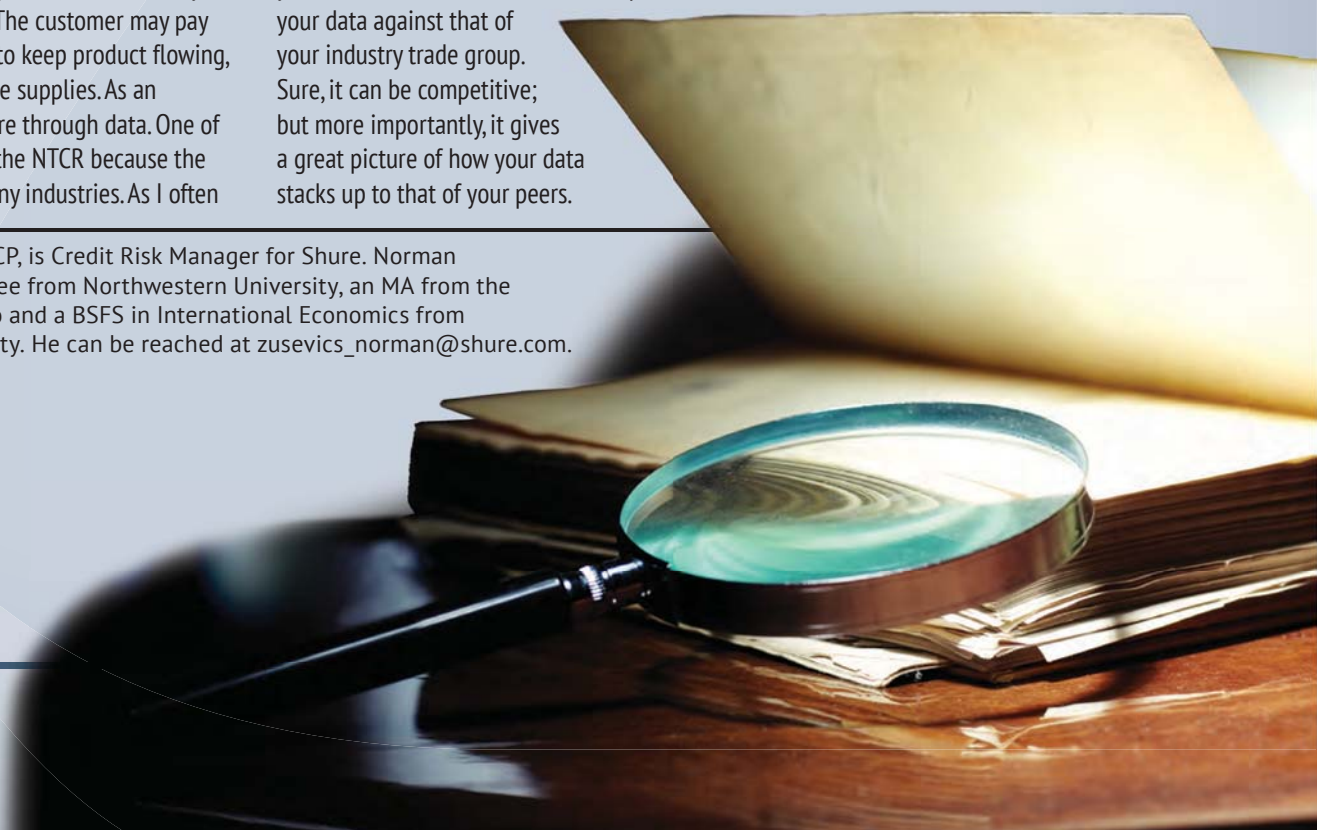
Finally, you can review your own portfolio against that of the entire NTCR database. Though more valuable in some industries than others, it is nice to have the ability to compare.

Most importantly, the PRA found on the NTCR provides validation. I know the risk profile my company wants me to maintain—having the data demonstrate whether I am in or out of that profile had been hard to come by in the past. I used to think I knew what my risk profile was, now I have a tool to show that profile.

As a credit detective, my ability to put the clues together for a good credit decision just got a whole lot easier. An abundance of trade data, public record searches and a multiple-faceted portfolio analysis all help me make an informed credit risk analysis.

Happy sleuthing!

Norman Zusevics, CICP, is Credit Risk Manager for Shure. Norman earned his MBA degree from Northwestern University, an MA from the University of Chicago and a BSFS in International Economics from Georgetown University. He can be reached at zusevics_norman@shure.com.



Contents

Inside Cover	Why I'm a Fan of NACM's National Trade Credit Report
1	National Trade Credit Report (NTCR) Preferred Partners
2	Sample Report
6	Features of the Report
7	Public Record Data on the Report
8	Why Should My Company Report Its Credit Information?
9	Maximize the Impact of Reporting to NACM
10	Non-Member Credit Reference
12	Portfolio Risk Analysis (PRA)
14	Account Monitor Service (AMS)
15	Trade Profile Report
Back Cover	Participating NACM Affiliates

NTCR Preferred Partners

From your platform:

- Access and purchase the NTCR
- Contribute your aging from your preferred partner platform

If you're already using an NTCR Preferred Partner platform to facilitate your credit decisions, ask them how easy it is to contribute your accounts receivable aging to NACM's National Trade Credit Report databases. Reporting your customers' payment histories will help them not only build, but also individually maintain a strong credit history, instantly accessible to NACM members worldwide.

NACM members can also purchase NACM National Trade Credit Reports from within our Preferred Partners' platforms; to learn more, ask one of our preferred software partners or your participating Affiliate today!

The NTCR Preferred Partners make it easier than ever to contribute data and access reports.

Copyright © 2017 by NACM. Please note that all of the information in this guide is for display purposes only, and has been assembled to show all possible sections of the NACM National Trade Credit Report and products.

NACM's National Trade Credit Report

NACM NATIONAL TRADE CREDIT REPORT

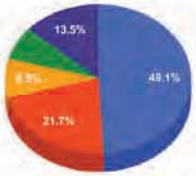
Distributed By:
NACM Anywhere
123 Main St. - Anywhere, NY 10101
(888) 999-8888

CONFIDENTIAL
DO NOT DISCLOSE TO SUBJECT

INFILE: 9/17/2007 5:22:32 PM
ACCESSED: 04/04/2017 12:51:45 PM

A

DEMO CORPORATION 3271529
12355 MAIN ST
TAMPA FL 33607-1111 UNITED STATES
(800) 666-7777
Fax: (800) 555-1212



SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DBT	LINES	BALANCE
HMCR	HOME CENTERS	3	2	$ 360,053.00
APPL	APPLIANCE	0	2	$ 158,802.00
PNTS	PAINTS	2	1	$ 62,218.00
MISC	MISCELLANEOUS	27	4	$ 52,990.00
OTHER	OTHER INDUSTRIES	11	28	$ 98,719.00

OTHER NAMES

NAME	TYPE
SAMPLE, INC.	DBA

TOTAL: 1

RELATED SUBJECTS

CONSOLIDATE REPORTS

RELATED SUBJECT NAME
SAMPLE PROPERTIES INC (4943698)

TOTAL: 1

B

PREDICTIVE SCORE

PREDICTIVE SCORE (RANGE: 450 - 850) | RISK CLASS (1,2,3,4A,4B,5) | PREDICTIVE FACTORS

THE SCORE LEVERAGES 12 MONTHS OF HISTORICAL TRADE DATA TO PREDICT FUTURE BEHAVIOR.

3

Low to Moderate Risk

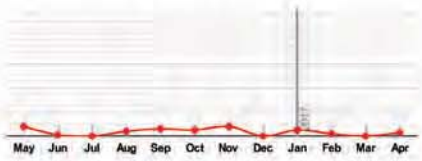
- A firm's higher balances in the current bucket is indicative of lower risk
- In a previous 12 months, a firm's high number of reported tradelines is indicative of lower risk
- Over previous 12 months, a firm's balances in the current bucket has high variability, which is indicative of higher risk
- Score is better than 0.0% of subjects in the database.

C

CHARTS

% Past Due: May 2016 - Apr 2017 compared to May 2015 - Apr 2016

DBT: May 2016 to Apr 2017



D

TRENDING SUMMARY

PERIOD	YEAR	TRADELINES	DBT	BALANCE	CURRENT	DAYS BEYOND TERMS 1-30	31-60	61-90	91+
MONTHLY									
April	2017	(19 Lines)	3	$ 406,477	87%	11%	1%	0%	1%
March	2017	(17 Lines)	0	1.89M	73%	52%	-26%	0%	0%
February	2017	(16 Lines)	2	346,480	91%	7%	1%	0%	1%
January	2017	(16 Lines)	5	2.61M	66%	33%	0%	0%	0%
December	2016	(14 Lines)	0	1.29M	99%	2%	0%	0%	0%
November	2016	(14 Lines)	8	1.94M	47%	53%	0%	0%	0%
QUARTERLY									
Apr - Jun	2017	(20 Lines)	3	$ 412,450	87%	11%	1%	0%	1%
Jan - Mar	2017	(49 Lines)	2	4.84M	71%	39%	-10%	0%	0%

SAMPLE

TRENDING SUMMARY

PERIOD	YEAR	TRADELINES	DBT	BALANCE	CURRENT	DAYS BEYOND TERMS 1-30	31-60	61-90	91+
Oct - Dec	2016	(46 Lines)	5	6.15M	67%	33%	0%	0%	0%
Jul - Sep	2016	(57 Lines)	4	6.09M	78%	21%	1%	0%	0%

E

TRADELINES

MBR	IND CODE	DATE REPT	DATE OPEN	DATE LAST	DBT	HIGH CREDIT	BALANCE	CURRENT	DAYS BEYOND TERMS 1-30	31-60	61-90	91+	COMMENTS
TAMPA													
408	PIPE	1215		1215	0	$0	$(99)	$442	$0	$0	$0	$(541)	
9008	APLW	1117		0417	0	79,286	0	0	0	0	0	0	
ATLANTA													
	INDS	0317	0295	0317	0	4,941	3,697	3,697	0	0	0	0	
	FLMF	0217	0510	0815	0	0	0	0	0	0	0	0	
BIRMINGHAM													
	BANK	0417	0105	0317	85	10,534	908	0	0	296	0	612	
	AACC	0417	0291	0417	0	3,354	3,354	3,354	0	0	0	0	
CHICAGO													
	HMCR	0117		0117	0	336,579	336,579	336,579	0	0	0	0	
	HMCR	0417	0216	0417	7	2.24M	23,474	12,830	10,711	90	0	(157)	
DALLAS													
	PLWH	0815		0715	15	93	93	0	93	0	0	0	
	MTDS	0417		0417	4	3,667	3,667	2,648	1,019	0	0	0	
HOUSTON \ NEW ORLEANS													
	MISC	0417		0417	0	19,562	17,633	17,610	0	0	0	23	
	INDS	0417	0587	0417	2	24,881	3,186	3,106	0	43	0	37	
INDIANA \ MICHIGAN \ OHIO													
	TRUC	0417	0990	0417	0	1,217	1,217	1,278	112	11	(184)	0	
KNOXVILLE													
	APLW	0317	0610	0715	0	723	413	413	0	0	0	0	
	FOOD	0417		0812	0	0	0	0	0	0	0	0	
LOS ANGELES \ NORTH CALIFORNIA \ LAS VEGAS \ RENO													
	RFSP	0116	0299	1215	15	327	327	0	327	0	0	0	
	AGSP	0517		0517	0	5,973	5,973	5,973	0	0	0	0	
LOUISVILLE \ MEMPHIS													
	ELCT	0417		0316	0	0	0	0	0	0	0	0	
	PAPR	0417		0417	5	22,565	22,565	15,533	7,032	0	0	0	
MINNEAPOLIS													
	TREQ	0417		0417	11	106	106	31	75	0	0	0	
	TREQ	0316		0316	0	1,226	1,226	1,226	0	0	0	0	
NASHVILLE													
	LMBR	1216		0716	15	1,285	1,285	0	1,285	0	0	0	
	APPL	0615	0902	0615	0	1,989	1,989	1,989	0	0	0	0	
OKLAHOMA CITY													
	SERV	1016	0114	1016	0	888	888	888	0	0	0	0	
	APPL	0417	0310	0417	0	159,828	156,813	156,813	0	0	0	0	
ORLANDO \ CAROLINAS \ VIRGINIA \ MARYLAND \ DELAWARE \ EASTERN PA \ NEW JERSEY \ NEW YORK CITY													
	APLW	0516		0516	0	2,324	2,324	2,324	0	0	0	0	
	INSL	0515		0415	0	0	0	0	0	0	0	0	
PORTLAND \ SPOKANE													
	EQPT	1016		1016	0	4,115	4,115	4,096	0	0	19	0	
	TRUC	0417		0417	98	4,847	4,847	96	29	389	0	4,333	

SAMPLE

NACM's National Trade Credit Report

TRADELINES

MBR	IND CODE	DATE REPT	DATE OPEN	DATE LAST	DBT	HIGH CREDIT	BALANCE	CURRENT	DAYS BEYOND TERMS 1-30	DAYS BEYOND TERMS 31-60	DAYS BEYOND TERMS 61-90	DAYS BEYOND TERMS 91+	COMMENTS
SALT LAKE CITY													
	PNTS	0417		0517	2	122,221	62,218	53,284	8,267	667	0	0	
	MISC	1216		1216	3	21,612	21,612	17,079	4,533	0	0	0	
SAN DIEGO \ COLORADO \ NEW MEXICO													
	APLW	0117	0407	0117	0	1,074	1,074	1,074	0	0	0	0	
	APLW	0217	0607	0217	11	11,924	3,146	1,125	1,856	165	0	0	
SEATTLE \ ALASKA \ HAWAII													
	TRAN	0415		0415	0	14,701	14,701	14,701	0	0	0	0	
	MISC	0417	0416	1216	0	94,416	13,659	14,132	(473)	0	0	0	
ST.LOUIS													
	MISC	0415	0228	1214	105	86	86	0	0	0	0	86	
UPSTATE NEW YORK													
	APLW	0417		0417	12	19,706	19,706	6,136	12,917	251	402	0	
(37) TRADELINE TOTAL				AVG	11		$ 732,782	$ 678,457	$ 47,783	$ 1,912	$ 237	$ 4,393	
				WT	2			93%	7%	0%	0%	1%	

F

COLLECTION CLAIMS

MBR	IND CODE	ENTRY DATE	STATUS	CLAIM AMOUNT	CURRENT BALANCE
PORTLAND \ SPOKANE					
	MISC	02/16/2016	Open	$ 10,475.77	$ 6,157.88
SEATTLE \ ALASKA \ HAWAII					
	APLW	04/16/2016	Open	$ 8,275.88	$ 1,522.03
COLLECTIONS: 2					

G

ALERTS

MBR	IND CODE	DATE	CODE	AMOUNT	MISC COMMENTS
TAMPA					
253	CONF	04/15/2016	NON SUFFICIENT FUNDS	$ 1,299.74	
CHICAGO					
	PRPU	05/01/2016	DISPUTE	$ 2,750.00	
ALERTS: 2					

H

FINANCIAL INSTITUTIONS

MBR	IND CODE	REPT DATE	OPEN DATE	INST	TYPE	ORIG	CUR	PD	COMMENT	ACCT#
410	BANK	04/30/2016	06/09/1996	BANK	CHECKING	M8	08			489621548
FINANCIAL INSTITUTIONS: 1										

I

PUBLIC RECORDS

DATE	TYPE	COUNTY (STATE)	BOOK/INSTR #	PAGE	LIENOR	AMOUNT	OWNER
ORLANDO \ CAROLINAS \ VIRGINIA \ MARYLAND \ DELAWARE \ EASTERN PA \ NEW JERSEY \ NEW YORK CITY							
03/31/2016	JDG	BREVARD COUNTY (FL)	18001	74	DEMO COMPANY	$ 6,750.00	
01/15/2016	FTL	POLK COUNTY (FL)	7897465		IRS	$ 1,500.00	
PUBLIC RECORDS: 2							

J

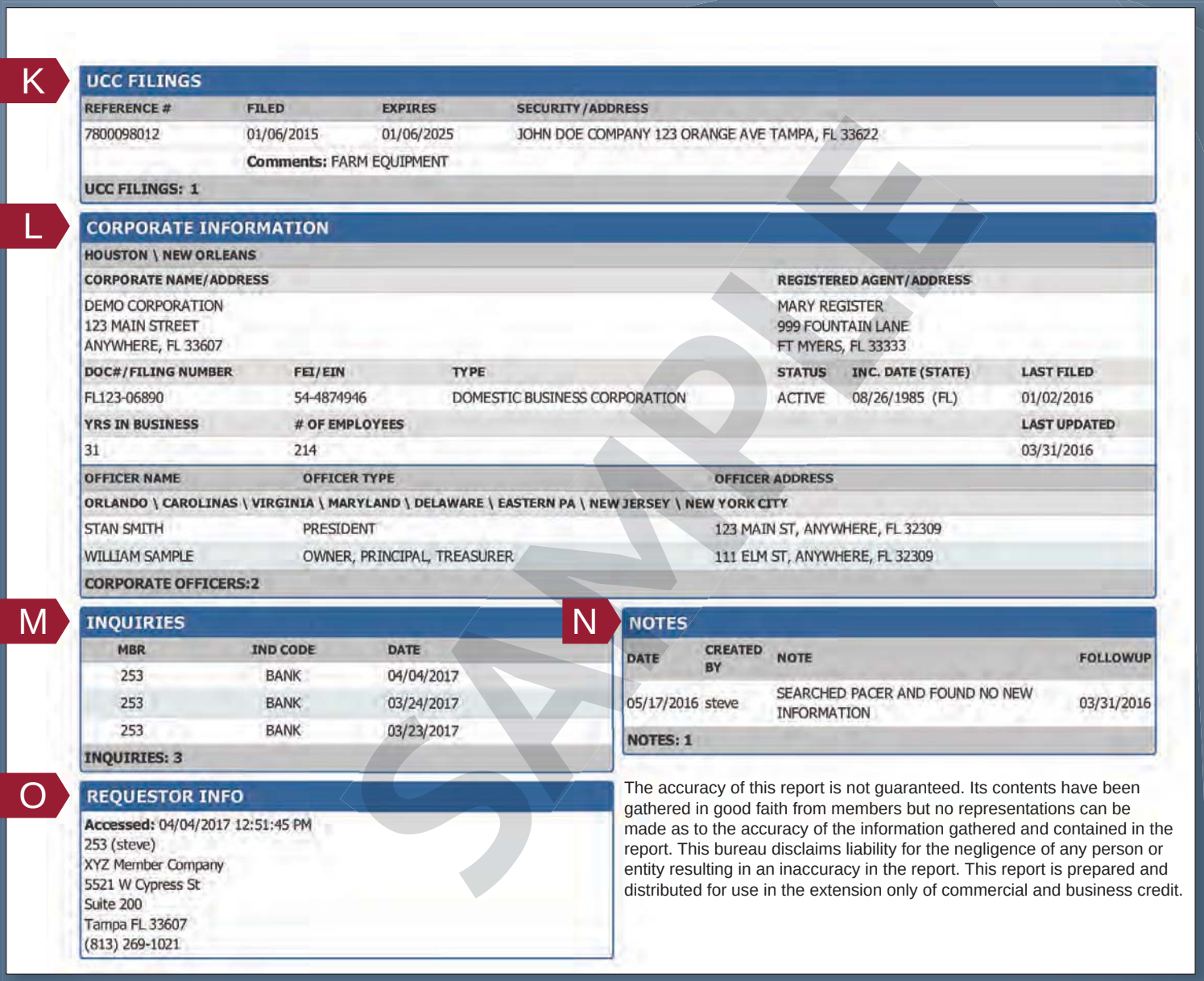
BANKRUPTCIES

DATE	ATTORNEY NAME	STATUS	CHAPTER	CASE NUMBER	ASSETS
DALLAS					
02/01/2014	JOHN SMITH	CONFIRMED	7	1156789	
BANKRUPTCIES: 1					

UCC FILINGS

REFERENCE #	FILED	EXPIRES	SECURITY/ADDRESS
OKLAHOMA CITY			

SAMPLE



K

UCC FILINGS

REFERENCE #	FILED	EXPIRES	SECURITY / ADDRESS
7800098012	01/06/2015	01/06/2025	JOHN DOE COMPANY 123 ORANGE AVE TAMPA, FL 33622
	Comments: FARM EQUIPMENT		

UCC FILINGS: 1

L

CORPORATE INFORMATION

HOUSTON \ NEW ORLEANS

CORPORATE NAME/ADDRESS	REGISTERED AGENT/ADDRESS
DEMO CORPORATION 123 MAIN STREET ANYWHERE, FL 33607	MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333

DOC#/FILING NUMBER	FEI/EIN	TYPE	STATUS	INC. DATE (STATE)	LAST FILED
FL123-06890	54-4874946	DOMESTIC BUSINESS CORPORATION	ACTIVE	08/26/1985 (FL)	01/02/2016

YRS IN BUSINESS	# OF EMPLOYEES	LAST UPDATED
31	214	03/31/2016

OFFICER NAME	OFFICER TYPE	OFFICER ADDRESS
ORLANDO \ CAROLINAS \ VIRGINIA \ MARYLAND \ DELAWARE \ EASTERN PA \ NEW JERSEY \ NEW YORK CITY		
STAN SMITH	PRESIDENT	123 MAIN ST, ANYWHERE, FL 32309
WILLIAM SAMPLE	OWNER, PRINCIPAL, TREASURER	111 ELM ST, ANYWHERE, FL 32309

CORPORATE OFFICERS:2

M

INQUIRIES

MBR	IND CODE	DATE
253	BANK	04/04/2017
253	BANK	03/24/2017
253	BANK	03/23/2017

INQUIRIES: 3

N

NOTES

DATE	CREATED BY	NOTE	FOLLOWUP
05/17/2016	steve	SEARCHED PACER AND FOUND NO NEW INFORMATION	03/31/2016

NOTES: 1

O

REQUESTOR INFO

Accessed: 04/04/2017 12:51:45 PM
253 (steve)
XYZ Member Company
5521 W Cypress St
Suite 200
Tampa FL 33607
(813) 269-1021

The accuracy of this report is not guaranteed. Its contents have been gathered in good faith from members but no representations can be made as to the accuracy of the information gathered and contained in the report. This bureau disclaims liability for the negligence of any person or entity resulting in an inaccuracy in the report. This report is prepared and distributed for use in the extension only of commercial and business credit.

SAMPLE

A In the heading section, you'll find the contact information for the NACM Affiliate furnishing the report. The name and address of the business subject appears on the left; on the right, the INFILE date and time signals when the file on the subject was initially created.

The OTHER NAMES section shows any AKA, DBA, FKA (Also Known As, Doing Business As and Formerly Known As); related business subjects are included in the "Related Subjects" section and can be consolidated into one online virtual report at no additional charge.

B PREDICTIVE SCORE: Based on the unique tradelines gathered by NACM Affiliates, the scoring model predicts late payments and severe delinquency looking forward 6 months. The predictive variables include current aging status, historical aging (including trends and variance in payment trends) and other business characteristics. From the data on hundreds of thousands of businesses, common characteristics are examined on the business subject and, depending on how closely or remotely that subject matches the characteristics, the score is assigned a range, from high risk to low risk. In cases where not enough data exists, no score is assigned. If the business subject is already delinquent to the degree that the score is trying to predict, no score is assigned in the Low to High range because there is no need to predict something that has already occurred. Each report contains a complete credit score explanation.

C CHARTS: Past due percentages are used for the past due trend analysis, which compares the prior year to the current; DBT figures are used to graph the DBT trending for the past year.

D Monthly & quarterly **TRENDING SUMMARY**: Total number of tradelines reported by month and quarter (report date is the month/year/quarter the tradeline was reported).

E **TRADELINES** supplied by the members of the Affiliate furnishing the report are always displayed first. NACM member numbers are displayed only for the members of the Affiliate furnishing the report honoring the longstanding "local" credit report tradition. Subsequent trade data is displayed by participating NACM Affiliates; member numbers do not appear, but industry codes do. YOUR member is NOT displayed or shared if the report is purchased by a member of ANOTHER participating NACM Affiliate. Protecting the identity of your company is a top priority for NACM.

DBT (days beyond terms) is automatically calculated by the database using a systemwide algorithm.

HIGH CREDIT is the highest balance owed in the past 6 months, on a rolling basis.

Any COMMENTS or remarks provided by the member/source are displayed.

TRADELINE TOTAL displays the total of ALL tradelines and AVERAGE DBT.

WT: DBT x balance for each tradeline then summed and divided by the total balance.

F **COLLECTION CLAIMS** include claim status, amount and current balance. Balances are updated when payments are made. Member numbers and industry codes are displayed for members of the NACM Affiliate furnishing the report and are always shown first. Subsequent claim data is displayed by contributing NACM Affiliates and is identified by industry codes (no member numbers).

G **ALERTS** are reported by NACM members and reflect pertinent changes in account activity. Some examples are NSF checks, past due status, accounts placed with attorneys, ownership changes, etc. Subsequent alert data is displayed by participating NACM Affiliates and is identified by industry codes (no member numbers).

H **FINANCIAL INSTITUTIONS** data, reported by banks, savings and loans, credit unions, etc., may include account types (such as checking, savings, construction loans, credit lines, etc.). The data may also include original and current amounts and comments.

I **PUBLIC RECORDS** are furnished by many different sources and may include, but are not limited to, judgments, state or federal tax liens, release of liens, mechanic's liens, etc. They also include country information, book, page numbers, lienors, amounts, etc. (Additional third-party data may be available for purchase.)

J **BANKRUPTCIES** data may include, but is not limited to, attorney name, chapter, case number, date filed and possible assets. (Additional third-party data may be available for purchase.)

K **UCC FILINGS** (Uniform Commercial Code) data may include, but is not limited to, reference numbers, dates filed, expiration dates and secured party information. (Additional third-party data may be available for purchase.)

L **CORPORATE INFORMATION** may include, but is not limited to, any officer/director names on file with the Secretary of State. (Additional third-party data may be available for purchase.)

OFFICER data may include, but is not limited to, any officer names on file with the Secretary of State. (Additional third-party data may be available for purchase.)

M **INQUIRIES** display other companies recently inquiring about the subject. Identity is NOT disclosed.

N **NOTES** are key items of relevance pertaining to the business subject added by a participating NACM Affiliate report provider.

O **REQUESTOR INFO** displays information about the requestor: date and time accessed, member number, operator's initials and contact information. This information is only visible on the Requestor's/Purchaser's report.

"The NTCR encapsulates a great deal of the data the credit managers look for, and the tradelines are often the first place that users look when they first pull one."

Public Record Data on the NTCR

You've told us that at the very core of every solid credit decision is a thorough review of fresh tradeline/trade payment information and that complete, accurate public record data can sometimes help fill information gaps.

To meet the need for public record data, the NACM National Trade Credit Report proudly provides you with an option to access and purchase additional third-party public record data.

PUBLIC RECORDS

DATE	TYPE	COUNTY (STATE)	BOOK/INSTR #	PAGE	LIENOR	AMOUNT	OWNER
ORLANDO \ CAROLINAS \ VIRGINIA \ MARYLAND \ DELAWARE \ EASTERN PA \ NEW JERSEY \ NEW YORK CITY							
03/31/2016	JDG	BREVARD COUNTY (FL)	18001	74	DEMO COMPANY	$ 6,750.00	
01/15/2016	FTL	POLK COUNTY (FL)	7897465		IRS	$ 1,500.00	
THIRD PARTY (05/12/2017 12:57:43 PM)							
03/15/2016		FULTON, GA	2169	95	IRS	$ 6,500.00	
PUBLIC RECORDS: 3							

UCC FILINGS

REFERENCE #	FILED	EXPIRES	SECURITY/ADDRESS
OKLAHOMA CITY			
7800098012	01/06/2015	01/06/2025	JOHN DOE COMPANY 123 ORANGE AVE TAMPA, FL 33622
	Comments: FARM EQUIPMENT		
THIRD PARTY (05/12/2017 12:57:43 PM)			
201308241893 (Termination)	01/14/2013	01/01/2021	BRANCH BANKING AND TRUST COMPANY PO BOX 1626, WILSON, NC 27894-1626
201003351067 (Amendment)	10/08/2010	05/30/2013	COLONIAL BANK, N.A. 114 N TENNESSEE AVE STE 200, LAKELAND, FL 33801-4630
UCC FILINGS: 3			

CORPORATE INFORMATION

HOUSTON \ NEW ORLEANS					
CORPORATE NAME/ADDRESS			REGISTERED AGENT/ADDRESS		
DEMO CORPORATION 123 MAIN STREET ANYWHERE, FL 33607			MARY REGISTER 999 FOUNTAIN LANE FT MYERS, FL 33333		
DOC#/FILING NUMBER	FEI/EIN	TYPE	STATUS	INC. DATE (STATE)	LAST FILED
FL123-06890	54-4874946	DOMESTIC BUSINESS CORPORATION	ACTIVE	08/26/1985 (FL)	01/02/2016
YRS IN BUSINESS	# OF EMPLOYEES				LAST UPDATED
31	214				03/31/2016
THIRD PARTY (05/12/2017 12:57:43 PM)					
CORPORATE NAME/ADDRESS			REGISTERED AGENT/ADDRESS		
DEMO INVESTMENT CORP 18930 NW 3RD ST, PEMBROKE PINES, FL 33029					
DOC#/FILING NUMBER	FEI/EIN	TYPE	STATUS	INC. DATE (STATE)	LAST FILED
	574578449	PROFIT	ACTIVE	10/16/1964 (FL)	
YRS IN BUSINESS	# OF EMPLOYEES				LAST UPDATED
					N/A

OFFICER NAME	OFFICER TYPE	OFFICER ADDRESS
ORLANDO \ CAROLINAS \ VIRGINIA \ MARYLAND \ DELAWARE \ EASTERN PA \ NEW JERSEY \ NEW YORK CITY		
STAN SMITH	PRESIDENT	123 MAIN ST, ANYWHERE, FL 32309
WILLIAM SAMPLE	OWNER, PRINCIPAL, TREASURER	111 ELM ST, ANYWHERE, FL 32309
THIRD PARTY (05/12/2017 12:57:43 PM)		
MARY REGISTER	VP, REGISTERED AGENT, VICE PRESIDENT	123 3RD ST, FLORIDA PINES, FL
GARY ISER	PRESIDENT	123 3RD ST, FLORIDA PINES, FL
CORPORATE OFFICERS:4		

Third-Party Public Record Data

For a nominal additional cost, you can purchase and view recorded bankruptcies, judgments, liens, UCCs, corporate data and officers associated with the business subject.

Why Should My Company Report Its Credit Information?

Credit is a privilege granted by a creditor to a customer. The decision to extend trade credit is based in part on current, factual information, which includes payment habit history.

Increase Leverage with Customers

You can create goodwill with your customers while setting the stage for improved payment performance by those that may be slower to pay. Your good-paying customers will appreciate your support, your customers with legitimate disputes may contact you to resolve them, while others will simply send in payment. Those that don't take any action may warrant additional review. Better customer payment habits improve your own DSO.

Reduce Fraud

Billions of dollars worth of goods and services are transacted daily through the business credit process. In many instances, fraudulent activity can be detected by carefully reviewing the information on a credit report. The more data reported, the more focused the picture becomes.

Reward Prompt Payers

Enhance Your Customers' Creditworthiness Profiles

Reported accounts receivable information becomes a part of your customers' credit histories, reviewed by existing and future creditors—those within your industry and others such as banks, leasing companies, service providers, transportation companies, advertising or construction firms, etc. Reporting your customers' payment histories will help them not only build, but also maintain a strong credit history in a database that is instantly accessible to NACM members worldwide.

Save Time in Preparing for NACM Industry Credit Group Meetings

Protect Your Company

Without business credit, the world's economic system would not exist. Business credit is, in reality, the capital required to conduct business. Reporting your company's payment data will strengthen your customers' financial position by keeping their credit history robust, accurate and current.

Save Staff Time Responding to Credit Reference Requests*

By electronically contributing your full A/R data file, you'll substantially reduce the amount of time it takes to prepare for an NACM industry credit group meeting. You'll also save time and resources by not responding to file revision or Poll My Group requests.*Depending upon availability, you may be able to direct non-member inquires to an online portal to electronically check credit references, saving even more time.

Meet "Best in Class" Corporate Standards

A lack of information interferes with the free and complete ability of a business to make a sound, accurate and equitable credit decision and is an impediment to the commerce in general. If every business around the world reported data, commerce would grow. Great companies are growth leaders.

Support the NACM Credit Community

NACM is the go-to source for information; more than 15,000 businesses nationwide rely on NACM for credit information. By contributing your data, you're supporting the entire NACM commercial credit community!

Share Credit Where Credit is Due!

- It's easy, free and legal!
- NACM can accept your data in most formats:
  - D&B, Equifax and Experian
  - Spreadsheets (saved as .csv)
- Data can be transmitted via email, FTP or through an NTCR Preferred Software Partner. Where available, members may upload a file directly from their participating Affiliate (once successfully logged in).

> *"I feel that it's my duty to help others. We all know how hard it is to get good data to make good decisions. We all need to help each other, including competitors, to get good data so we can make good decisions. By sharing my information, I feel I have good karma and, by doing so, I am able to get accurate information."*
>
> Bill Riat, CCE, Vice President
> Credit & Finance, Anchor Industries, Inc., Evansville, IN

> *"My company reports its entire portfolio A/R to a credit reporting agency as a 'soft' collection tool. Reporting our receivables gives us extra leverage for collecting on accounts, especially where this portion of our customer base tends to have a different perspective regarding making payments within terms or paying finance charges.*
>
> *We feel confident that our customers are a little more motivated to pay within terms now that the receivable is forwarded to a credit reporting company."*
>
> Debbie Coder, Director of Credit Services
> Noco Energy, Tonawanda, NY

Maximize the Impact of Reporting to NACM

You can create goodwill with your customers while setting the stage for improved payment performance from those slower to pay. Consider sending this letter to all of your customers (or to just your slower pay or delinquent customers) to advise them that your company reports its customers' payment histories to the National Association of Credit Management (NACM). Your good-paying customers will appreciate your support, your customers with legitimate disputes may contact you to resolve them, while others will simply send in payment. Those that don't take any action may warrant additional review.

Initial Notice Letter

Dear Valued Customer,

In today's business environment, we understand the vital role that good credit plays in every company's ability to access capital. We know that many companies today, of all sizes, have to rely on lines of credit to buy inventory, supplies or even to meet payroll. As a commercial trade supplier, we want to do everything we can to support your businesses—whether large or small—in building a complete and robust credit history. This will ensure that valued customers like you will continue to have access to the commercial credit you've earned and deserve.

To support our goal of meeting best-in-class commercial credit practices, we are active members of the National Association of Credit Management (NACM). NACM's mission is to promote honesty and integrity in commercial credit transactions. Without business credit, our global economic system would not exist. Business credit is, in reality, the capital required to conduct business.

Next month, we will report all open and paid account balances to NACM. This information will become a part of your business' credit history and may be accessed by your existing and future creditors—those within our industry and others, such as banks, leasing companies, service providers, transportation companies, advertising or construction firms, etc.

Reporting your payment history will help your company to not only build, but to also maintain a strong credit history in a database that is instantly accessible to NACM members worldwide. NACM is not only our go-to source for information, it is also a trusted source to businesses across our industry.

We hope that you'll review the enclosed open invoice(s) and act upon them within the next few days. We'd like the information we report to NACM to be factual and as up-to-date as possible.

Thank you for your support and for your continued business!

Final Notice Letter

Dear Valued Customer,

We've made repeated attempts to collect the past-due balance on your account. Since your account has not been brought current, we are prepared to take further action. In 30 days, your account will be turned over to a collection agency, at which point you may be liable for added collection fees and court costs. On that same date, the past-due status of your account will also be reported to the National Association of Credit Management (NACM). As you know, this information will become a part of your business credit history and may be accessed by your existing and future creditors as they review the creditworthiness of your company.

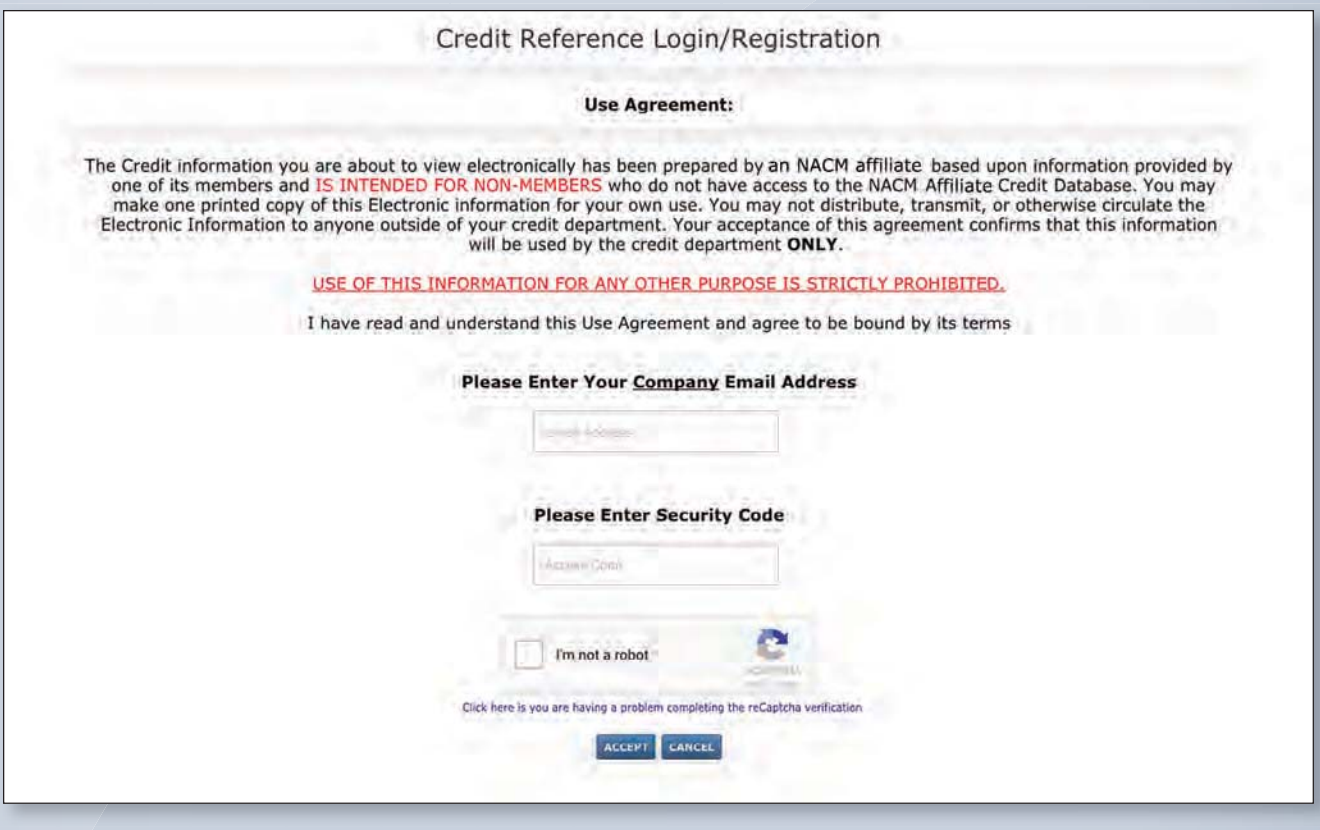
To avoid such actions, please review the enclosed invoice(s) and remit payment immediately before collection actions are initiated.

Non-Member Credit Reference

Responding to credit reference requests from non-member companies drain time and resources away from every credit department.

Because your company contributes its full file A/R through the NACM National Trade Credit Report, a company looking to your company to supply a reference can obtain it immediately online: simply refer non-member company requests to your Affiliate's website to automate the process—for much less than the cost of having your team respond.

You are in control: you must provide the non-member company with a security code to access the credit reference information. The inquiring company must register. You can monitor who is accessing your information and how often. You can also block access and set a limit to the number of references pulled each day, by each company. Searches may be done by name, address or phone number.



CONFIDENTIAL CREDIT REFERENCE

Credit Reference On:
DEMO CORPORATION
12355 MAIN ST
TAMPA, FL 33607

From:
YOUR COMPANY
YOUR STREET ADDRESS
YOUR CITY, ST, ZIP

Rept	Date Open	Date Last	ADP	DBT	High Credit	Balance	Days Beyond Terms: Current	1-30	31-60	61-90	91+	Terms / Comments
0417		0417	0	87	$101K	$20K	$2,549	$252	$590	$1,301	$16K	

HISTORY OF AVERAGE BALANCES PREVIOUSLY REPORTED

PERIOD	BALANCE	CURRENT	1-30	31-60	61-90	91+
Last 3 Months	$30K	$906	$1,727	$16K	$5,680	$6,392
Last 6 Months	$53K	$14K	$17K	$14K	$4,052	$3,724
Last 12 Months	$42K	$14K	$12K	$11K	$3,218	$1,828
Last 24 Months	$38K	$15K	$12K	$7,217	$2,926	$952

You may not distribute, transmit, or otherwise circulate this Electronic Information to anyone outside of your credit department.
This Credit Reference is produced based upon information provided to NACM Tampa, Inc. by the Company listed above. The data has been collected in good faith and is presented as reported to NACM Tampa, Inc.. NACM Tampa, Inc. does not control the information contained herein and shall not be liable to any party for the collection and communication of this information. The data contained in this report is for information purposes only, no judgment or recommendation concerning credit decisions is given or implied by this document. The recipient must determine its own credit decisions, NACM Tampa, Inc. assumes no responsibility for any such decisions.

NEW SEARCH CANCEL

The NTCR was designed with the same amount of care and attention to detail that a credit professional uses on a daily basis to protect their company's receivables.

All of the reasons that a company might have for not sharing their A/R data fall apart in the face of the overwhelming reality that trade data tells the truth.

Portfolio Risk Analysis (PRA)

Export to Excel or Create PDF. Refresh at any time to update score categorization and exposure.

Portfolio Risk

Demo Company

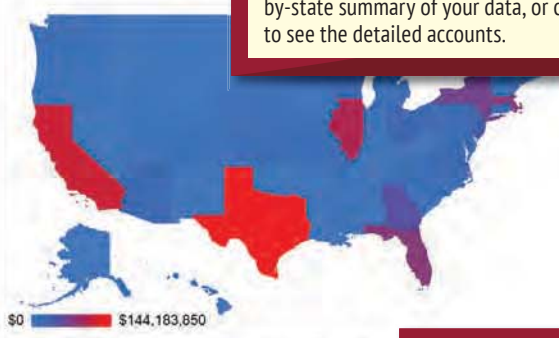
For all subjects with the trade date of: 3/15/2017 and after.

Portfolio Last Updated: 5/1/2017 6:41:42 AM

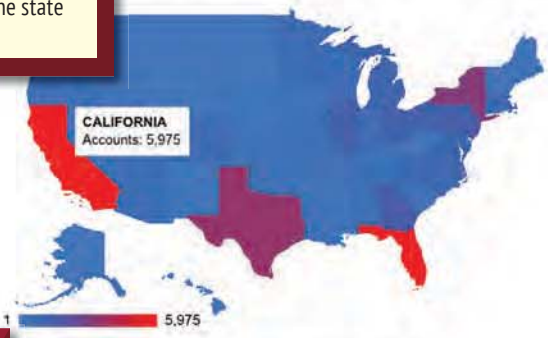
Period	Class	Description	$ Exposure	Pct	Accounts	Pct
05/2017	1	Very Low Risk	$150,773,176	14.4	4,383	9.3
05/2017	2	Low Risk	$201,869,795	19.3	12,692	26.8
05/2017	3	Low to Moderate Risk	$343,733,996	32.9	4,501	9.5
05/2017	4A	High Risk	$207,049,101	19.8	4,180	8.8
05/2017	4B	Very High Risk	$46,564,061	4.5	1,782	3.8
05/2017	5	Extreme Risk	$16,568,808	1.6	104	0.2
05/2017	996		$75,756,321	7.3	3,931	8.3
05/2017	997		$986,214	0.1	19	0.0
05/2017	999		$1,494,585	0.1	15,776	33.3
			Total $1,044,796,057		47,368	

NEW: Use the interactive heatmaps to visualize your company's accounts receivable data exposure nationwide. State-by-state, the heatmaps will show the dollar exposure and the number of accounts. Use your mouse to rollover the states to view the state-by-state summary of your data, or click on the state to see the detailed accounts.

Demo Company $ Exposure



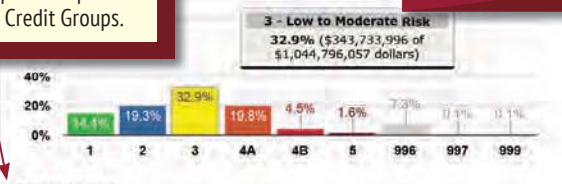
Accounts by State



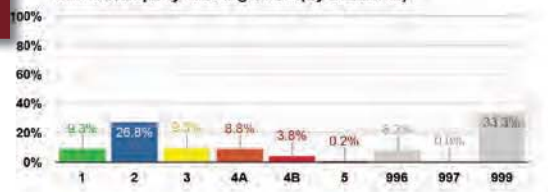
Hide or Show Graphs. Compare to Multiple Industry Credit Groups.

NACM Member Data

Scoring Chart (by dollars)



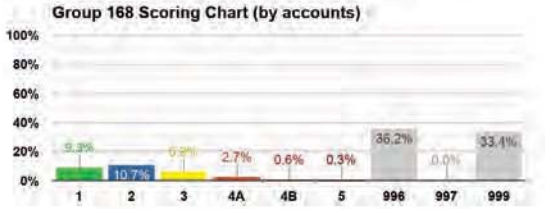
Demo Company Scoring Chart (by accounts)



☑ Group 168

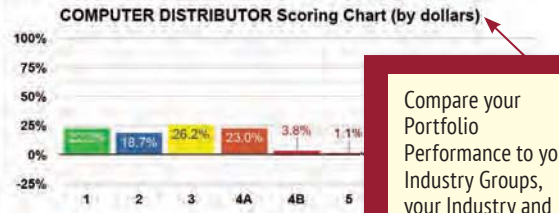
Group 168 Scoring Chart (by dollars)

Group 168 Scoring Chart (by accounts)

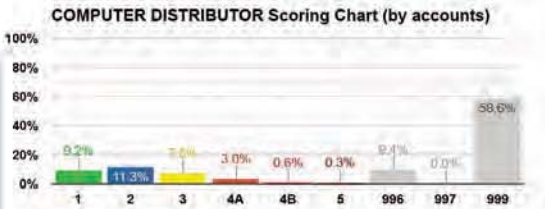


☑ COMPUTER DISTRIBUTOR

COMPUTER DISTRIBUTOR Scoring Chart (by dollars)



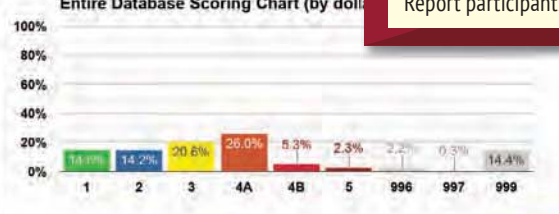
COMPUTER DISTRIBUTOR Scoring Chart (by accounts)



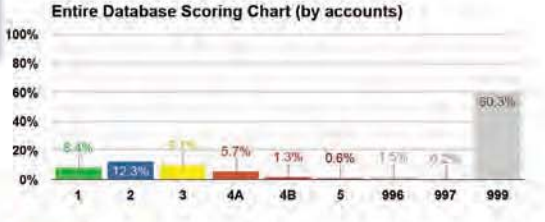
Compare your Portfolio Performance to your Industry Groups, your Industry and the overall NACM National Trade Credit Report participants.

☑ Entire Database

Entire Database Scoring Chart (by doll



Entire Database Scoring Chart (by accounts)



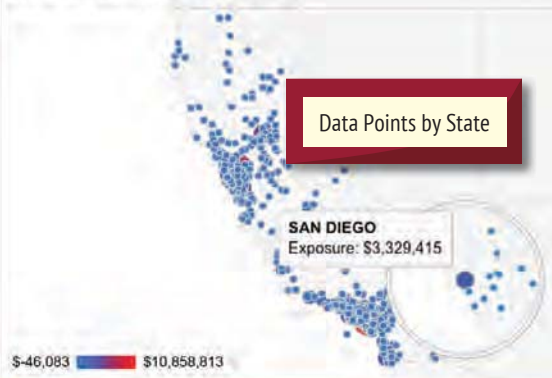
MENU | LOG OUT

Demo Company

For all subjects with the trade date of: 3/15/2017 and after.

Period	Class	Description	$ Exposure	Pct	Accounts	Pct
05/2017	1	Very Low Risk	$150,773,176	14.4	4,383	9.3
05/2017	2	Low Risk	$201,869,795	19.3	12,692	26.8
05/2017	3	Low to Moderate Risk	$343,733,996	32.9	4,501	9.5
05/2017	4A	High Risk	$207,049,101	19.8	4,180	8.8
05/2017	4B	Very High Risk	$46,564,061	4.5	1,782	3.8
05/2017	5	Extreme Risk	$16,568,808	1.6	104	0.2
05/2017	996	25% of total balance 90+ days past due	$75,756,321	7.3	3,931	8.3
05/2017	997	Bankruptcy reported within the last 24 months	$986,214	0.1	19	0.0
05/2017	999	Fewer than 3 trade experiences within the last 12 months	$1,494,585	0.1	15,776	33.3
			Total $1,044,796,057		47,368	

Demo Company $ Exposure for CA



Demo Company Accounts for CA

Data Points by State

After clicking on a specific state, you can view data points that represent cities, or small areas within a state. Use the data points to show your company's AR concentration.

Export to Excel.

State CA

#	Subject ID	AR#	Subject Name	City	St	Country	$ Exposure	TradeDate	TL
1.	10691841	38024416	Subject 1	IRVINE	CA	US	$7,134,222	4/29/2017	9
2.	7064909	38023752	Subject 2	CONCORD	CA	US	$6,688,099	4/29/2017	7
3.	9367649	38013926	Subject 3	BREA	CA	US	$4,523,817	4/29/2017	1
4.	743297	38040318	Subject 4	ROCKLIN	CA	US	$4,502,529	4/29/2017	27
5.	16105725	38013046	Subject 5	City of Industry	CA	US	$4,283		
6.	4480526	38044807	Subject 6	CERRITOS	CA	US	$3,071		
7.	14530428	38059785	Subject 7	LAGUNA HILLS	CA	US	$2,949		
8.	1361509	38074198	Subject 8	SAN JOSE	CA	US	$2,325		
9.	4759405	38007583	Subject 9	SANTA BARBARA	CA	US	$2,324,210	4/29/2017	12
10.	4448101	38047934	Subject 10	LOS ANGELES	CA	US	$2,212,025	4/29/2017	4
11.	4006952	38025847	Subject 11	SAN FRANCISCO	CA	US	$2,002,199	4/29/2017	25
12.	5522022	38022115	Subject 12	LOS ANGELES	CA	US	$1,596,561	4/29/2017	10
13.	4555019	3802436		RRITOS	CA	US	$1,568,729	4/29/2017	7
14.	4460974	3800262		EMONT	CA	US	$1,545,195	4/29/2017	1
15.	10372754	3801595		SEGUNDO	CA	US	$1,305,187	4/29/2017	9
16.	5359015	3802381		RDENA	CA	US	$1,085,480	4/29/2017	25
17.	4255213	3802001		NTINGTON BEACH	CA	US	$1,013,791	4/29/2017	12
18.	4449166	3804493		VINDALE	CA	US	$1,005,737	4/29/2017	2
19.	9373059	3803952		Y INDUST	CA	US	$940,864	4/29/2017	1
20.	7325232	3801299		INE	CA	US	$856,320	4/29/2017	12
Total: 5,975							$113,373,970		

Number of tradelines on file. Click to purchase a report.

The data table shows the detailed information about your accounts, including the dollar exposure and **number** of **tradelines** on the **National Trade Credit Report** (NTCR). Click anywhere on a row to access the NTCR (charges may apply, check with your participating NACM Affiliate).

MENU | LOG OUT

Account Monitor Service (AMS)

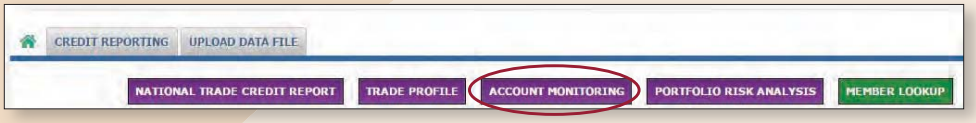
Members Provide the Criteria—NACM Provides the Technology

Do you want to know when accounts go past due or legal with other suppliers? Members can subscribe to the Account Monitor Service (AMS) by submitting specific criteria to NACM. Members can receive email notification and log in to NACM to view their custom list.

Sample of email

NACM ID	SUBJECT NAME & ADDRESS	AR#	REASON
11427982	BOCA RATON REGIONAL HOSPITAL 800 MEADOWS RD BOCA RATON FL	519702	UCC
14489777	EMATTERS INC COD 244 2ND AVE. N. SUITE 9 SAINT PETERSBURG FL	472998	Legal
4259372	FUQUA ELECTRIC INC 2411 CYPRESS GARDENS BLVD WINTER HAVEN FL	197529	Tradeline
2748856	G PROULX INC 3275 SW 42ND STREET FORT LAUDERDALE FL	196968	Tradeline
6290971	HOWARD FERTILIZER 8306 S ORANGE AVE PO BOX 593800 ORLANDO FL	360268	Tradeline
718676	MAR QUIPT INC 3100 SW TENTH ST 231 SW 5TH ST POMPANO BEACH FL	205666	Tradeline
730569	REACH SERVICE & EQUIPMENT 7027 W BROWARD BLVD SUITE 283 PLANTATION FL	374104	Tradeline
560375	SCOTT (MAURICE J) INC 1708 W NORTH A ST 4615 W LOUGHMAN ST TAMPA FL	207568	Legal

Members Dashboard (after they login)



After members click the Account Monitoring button, the Account Monitor List is returned

The list provides a closer look at accounts that matter to you most—all based on YOUR criteria!

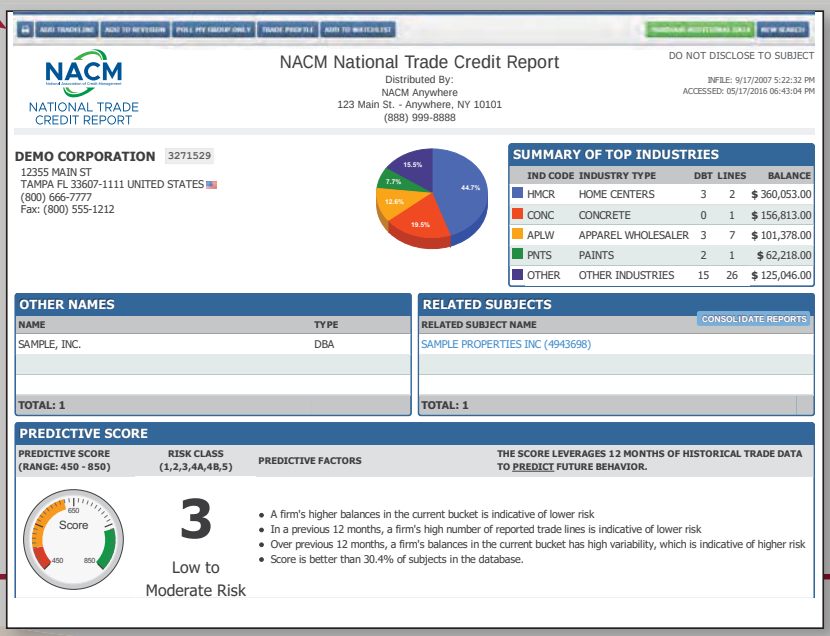
Account Monitor List

Subject ID	Trigger Date	Subject Name & Address	AR#	Reason	Last Pull Date
11906450	5/4/2017	ECUABUYER KATHERYNE A. BALON 11029 N KENDALL DR MIAMI, FL 33176-1269	426552	Tradeline	Never
52597	5/3/2017	ADVANTAGE AIR CONDITIONING & HEATING 601 SOUTH MARKET AVENUE FORT PIERCE, FL 34982	219095	Tradeline	Never
12356190	5/3/2017	BOMBARDIER TRANSPORT PO 4800007110 A4S ALAIN DESPA ST BRUNO, QC J3V 6E6	199576	Tradeline	Never
502492	5/6/2017	GARDNER ASPHALT CORPORATION 4161 E SEVENTH AVE PO BOX 5449 TAMPA, FL 33605	204835	Tradeline	Never
7102244	5/11/2017	MCM CORP 6201 SW 70TH ST # 2ND MIAMI, FL 33143	372675	Tradeline	Never
4552212	5/7/2017	FRONTLINE COMMUNICATIONS CORP 6527 HONEY 12770 44TH ST NORTH CLEARWATER, FL 33762-4713	204376	Tradeline	Never
1701675	5/8/2017	BAY PINES VA MEDICAL CENTER 10000 BAY PINES BLVD PO BOX 149971 BAY PINES, FL 33504	201376	Tradeline	Never
5601074	5/5/2017	ORR PROTECTION SYSTEMS 2804 BROADWAY CENTER BLVD BRANDON, FL 33510-2585	195835	Tradeline	Never
13854023	5/10/2017	ALBERTELLI CONSTRUCTION INC 10751 DEERWOOD PARK BLVD STE 105 JACKSONVILLE, FL 32256	424225	Legal	Never
13854023	4/25/2017	ALBERTELLI CONSTRUCTION INC 10751 DEERWOOD PARK BLVD STE 105 JACKSONVILLE, FL 32256	424225	Tradeline	Never
49975	5/2/2017	FIDDLESTICKS COUNTRY CLUB INC 15391 CANONGATE DR SE FT MYERS, FL 33912	207540	UCC	Never
11427982	5/11/2017	BOCA RATON REGIONAL HOSPITAL 800 MEADOWS RD BOCA RATON, FL 33486	519702	UCC	Never

Account Monitor Subjects: 10

Want to see the "big" picture with any of the accounts on the list?

Click the Subject Name to retrieve the NACM National Trade Credit Report.*


NACM National Trade Credit Report

Distributed By:
NACM Anywhere
123 Main St. - Anywhere, NY 10101
(888) 999-8888

DO NOT DISCLOSE TO SUBJECT

INFILE: 9/17/2007 5:22:32 PM
ACCESSED: 05/17/2016 06:43:04 PM

NACM NATIONAL TRADE CREDIT REPORT

DEMO CORPORATION 3271529
12355 MAIN ST
TAMPA FL 33607-1111 UNITED STATES
(800) 666-7777
Fax: (800) 555-1212

SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DBT	LINES	BALANCE
HMCR	HOME CENTERS	3	2	$ 360,053.00
CONC	CONCRETE	0	1	$ 156,813.00
APLW	APPAREL WHOLESALER	3	7	$ 101,378.00
PNTS	PAINTS	2	1	$ 62,218.00
OTHER	OTHER INDUSTRIES	15	26	$ 125,046.00

OTHER NAMES

NAME	TYPE
SAMPLE, INC.	DBA

TOTAL: 1

RELATED SUBJECTS

CONSOLIDATE REPORTS

RELATED SUBJECT NAME
SAMPLE PROPERTIES INC (4943698)

TOTAL: 1

PREDICTIVE SCORE

PREDICTIVE SCORE (RANGE: 450 - 850) | RISK CLASS (1,2,3,4A,4B,5) | PREDICTIVE FACTORS | THE SCORE LEVERAGES 12 MONTHS OF HISTORICAL TRADE DATA TO PREDICT FUTURE BEHAVIOR.

Score

3

Low to Moderate Risk

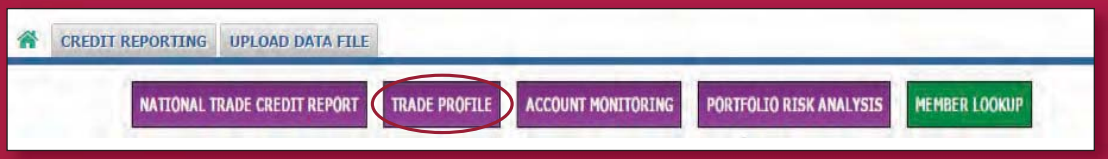
- A firm's higher balances in the current bucket is indicative of lower risk
- In a previous 12 months, a firm's high number of reported trade lines is indicative of lower risk
- Over previous 12 months, a firm's balances in the current bucket has high variability, which is indicative of higher risk
- Score is better than 30.4% of subjects in the database.

*Charges may apply. Check with your participating Affiliate.

Trade Profile Report

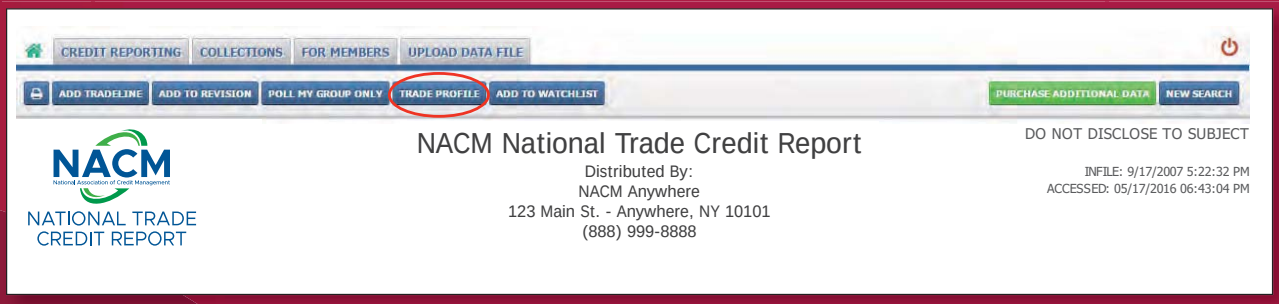
View historical trade history on specific sources

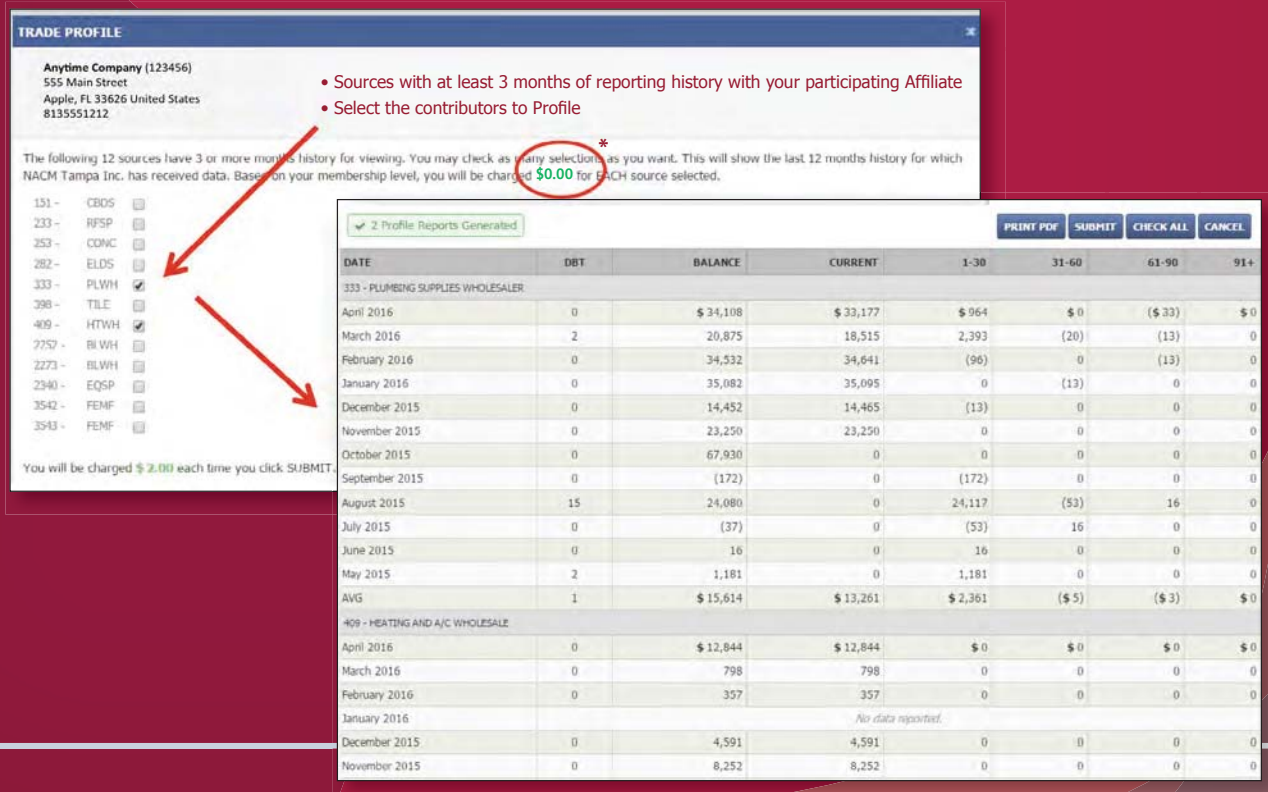
From the Dashboard*



*Business Subject ID needed.

From the NTCR





*Check with your participating Affiliate for exact pricing.

A Credit Community: Why Should Your Company Be Sharing Its A/R Data

Every company has a customer that pays on time, or does their best to pay on time. They deserve whatever help they can get from their suppliers, especially from something as painless as submitting A/R data to a bureau or database like NACM's that could help them get more or better financing from a bank or another supplier. "For our customers that pay timely, it is perceived to be a tremendous benefit to report the timely payment activity." Contributing A/R data to the NTCR also provides credit professionals with some leverage. "Conversely, for customers that pay slowly, it is an objective means of sharing their history."

A Good Place to Start: Digging into the Nuts and Bolts of the NTCR

What makes the database so robust is the data contributed by NACM members and by more than 1,000 industry credit groups across the country.

The NTCR encapsulates a great deal of the data that credit professionals look for in a report, with tradelines often being the first place users focus on in every commercial credit report. While the tradelines in the NTCR provide a solid framework for creditors in understanding the customer's payment history, the Predictive Score takes aging information and uses it to present a glimpse into the future. Typically, a score is predictive for six to 24 months, depending on the type of score. The NTCR score is making a prediction of severe delinquency over the next six months. The score is based on aging—what percentage of the subject's balance is over 90 days past due and when the balances start to age out.

The NTCR score is a behavioral score because it looks at past behavior. It looks at how a company paid its bills in the past and looks over the lifetime payment patterns, specifically looking at the last 12 months. A number of other factors comprise the score: payment patterns, trends, variability in percentages as well as dollars. The score also considers how long the subject has used commercial credit; the more experience or tenure there is for any given business subject, the more stable the subject is from a risk perspective.

Demographic and regional information is also factored into the score although these components are not as critical to the score as past aging and payment data. The past does predict the future—while not perfectly, it does an accurate job of looking forward.

Vernon E. Gerety, Ph.D., Managing Director, VGAdvisors LLC

"We, the membership, with the help and guidance of the NACM organization, help drive results: credit professionals drive results to company bottom lines by examining the creditworthiness of not only our customers, but also our corporate supply chain relationships. NACM's full range of products and services are the tools that we use every day to improve corporate cash flow and profit and enhance our skills and drive results."

Gary Gaudette, CCE, ICCE
Senior Treasury Analyst, Hypertherm, Inc.

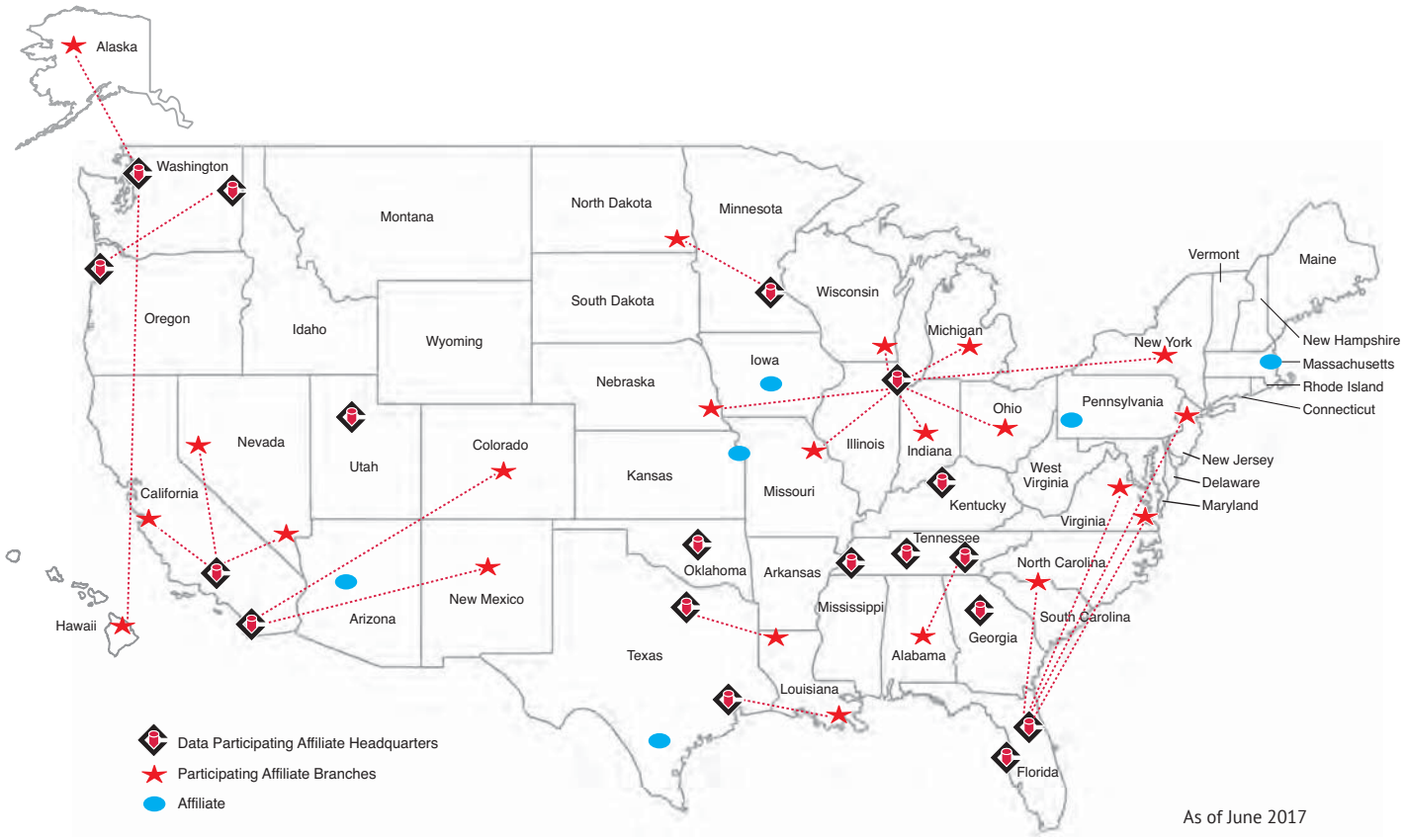
"The nationwide unification of the NACM brand will drive consistency and growth for our Affiliates and National. NACM is a great organization, which I believe can have even more impact on today's credit practitioners. I'm excited to rally around the new branding, and see what's 'next' as we continue to serve the credit community."

Jay Snyder, CCE, ICCE, Vice President of Credit-Americas
Tech Data Corporation

NACM
National Association of Credit Management

The logo is the perfect blend of financial tradition and modern technology. The wheel icon signifies progress and momentum, while the placement of NACM at its core speaks to how NACM's full range of products and services are at the crux of the solid decisions made by its membership daily: driving results to the bottom line. NACM is placed boldly at the center of the action because NACM facilitates the network of personal connections that leads its members to professional growth. At the core, NACM's services underpin the solid decisions made by its membership daily, which drive results to the bottom line.

Participating NACM Affiliates



Credit Management Association (CMA)
(Los Angeles/Burbank, San Leandro, Las Vegas & Reno)

NACM Business Credit Services
(Salt Lake City)

NACM Business Credit Services
(Western Washington, Alaska & Hawaii)

NACM Connect
(Chicago, Omaha, St. Louis, Wisconsin, Indiana, Michigan, Ohio & Upstate New York)

NACM East Tennessee
(Knoxville)

NACM Gulf States
(Houston & Louisiana)

NACM Northwest
(Portland & Spokane)

NACM North Central
(Minneapolis & Fargo)

NACM MidAmerica
(Oklahoma City)

NACM South Atlantic
(Orlando, Carolinas, Virginia, Maryland, Delaware, Eastern PA, New Jersey & New York City)

NACM South Central
(Louisville, Nashville & includes NACM Mid-South)

NACM Southeast Unit
(Atlanta)

NACM Southern Group
(Birmingham)

NACM Southwest
(Dallas & Shreveport)

NACM Tampa

Pacific Southwest Credit Association
(San Diego, Colorado & New Mexico)