

## Your Best Value for Business Credit Services

Price List Effective April 1, 2007

Active NACM MidAmerica members find a wealth of services that help improve their company's cash flow.

### Your Single Source Service

#### Membership Dues

Basic Membership \$48.00

(Includes one free unit per month)

Group Membership \$70.00

(Includes five Industry Credit Group inquiries per month + 10 free polling)

Non-Group Membership \$75.00

(Includes three units per month)

Monthly PLUS Member \$90.00

(Includes five units per month)

Units included with Membership

are non-accumulating and may be applied

to any service or education event. **Units**

**may not apply to payment of dues.**

#### All Services are:

- Pay as you go
- No contract required
- **NEW** Pay 12 months for the price of 11 – earn one free month
- All usage billed monthly

#### Commercial Credit Reports

All sources of commercial credit information

- NACM – local & regional
- NACM national expanded report
- **ACE<sup>tm</sup>** Accelerated Credit Exchange – Internet Polling
- D&B – all products
- Equifax commercial
- Experian commercial
- Consumer – all bureaus
- Canadian
- International (except Canadian)

Base Member unit price \$24.00

Group Member unit price \$18.00

**PLUS** Member unit price \$18.00



#### Internet Access

NACM Business Credit Report

– Local, Regional, \*National **1 Unit**

\*National reports linked through NACM affiliated bureaus

**\*New Price-Reduced 50%**

- Portfolio Tracker Service **.5 Unit**

**EQUIFAX**

#### Internet Access

Small Business Exchange Credit Report

- Includes bank and credit card information as well as trades – nationwide. **1.33 Unit**

#### Consumer Credit Reports



#### Internet Access

Personal information on principal of company for business credit decisions

Internet Access **.5 Unit**

Operator Assisted **.75 Units**



#### Internet Access

Business Profile Report **2 Units**

Business Intelliscore Report **1 Unit**

All Experian products available and priced to corresponding unit charge. Call for prices



**Email and Fax delivery** (no surcharge)

Business Information Report (BIR) **5.5 Unit**

Payment Analysis Report (PAR) **4 Units**

All D&B Products available at unit prices corresponding to product accessed.

#### Credit Groups

See Prosper Newsletter for list

##### I Industry Specific Meetings

- Avoid "hand picked" references
- Exchange information on past paying practices of customers.
- Operate within antitrust laws.
- Local, regional and national.
- Participation Online
- Poll group members for "real-time" credit information.
- Alerts notifying members of critical information

**\$70 monthly\* includes:**

5 group inquiries + 10 polling requests

##### II Online Groups (Industry Specific)

**ACE<sup>tm</sup> Accelerated Credit Exchange**

ACE<sup>tm</sup> groups are web-based and exchange information in "real-time".

All features of Meetings groups apply

**\$45 monthly\* includes:**

25 Polling requests each month  
Unlimited Alert notices

#### Legal Service Bulletin

**Email or fax delivery; Daily or Weekly**

- Tax and Mechanics Liens, bankruptcies, suits, UCC's & judgments in Oklahoma and northwest Arkansas.
- \$275.00 annually; \$175.00 semi-annually, \$100.00 quarterly.

#### Commercial Collection Services Nationwide

**Five services to Meet Your Needs CURE<sup>TM</sup>**

- A 20-day courtesy collection service consisting of two letters and two telephone calls, \$22.00 per account.

#### Receivable Management Outsourcing Service

We become an extension of your credit department making contacts ranging from courtesy calls to collection follow-up.

Prices based on size of A/R portfolio. Call for quote.

#### Contingent Collection

Immediate action ranging from telephone contact to personal visits. The item appears on credit reports. Pay fees only on money collected:

- 20 % of everything collected.

#### Attorney Service

- NACM national network of attorneys pursues past-due accounts. Actions include making demand, filing suit and reduction to judgment
- Our legal department monitors the attorney on your behalf for timely action and follow up.
- Referrals are by your authorization and upon recommendation of collectability.

**Price: One-third contingency** plus filing fees and court costs. (May vary by location)

#### International Credit Reports

∴ Prices vary widely based upon country ∴ Numerous report services available

**Cost + 10% (except Canada)**

**Internet Access Available for Canada**

\*Polling inquiries in excess of monthly allotted number, **.5 Unit** ea, billed monthly. For Operator Assisted service (e.g. printing and/or mailing group book, Alert or Polling distribution on behalf of member, reading, faxing or scanning/emailing report when web access is available, **.5 Unit**. For assistance determining the degree of report information available in report, **Corresponding unit charge(s) for report +.5 Unit**.

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#### Other Services and Support

##### Publications

Manual of Credit & Commercial Laws  
Credit Professionals Handbook  
Library available for loans

**Forms** (*Wide variety of downloadable forms available free to members including*);

- Credit Application
- Requests for bank information
- Credit card authorization
- EFT authorization
- How to Decline Credit (sample)
- Bankruptcy proof of claim

##### Employment Service

- Resumes posted on the NACM MidAmerica website with links to Credit Today Personnel
- Job Postings

**Price: No Charge**

#### Education

##### Good Morning Credit Series

Selected topics discussed at monthly roundtable sessions.

**Priced per venue. Range is \$35 and up.**

##### Self Study Courses

Learn at your convenience. Courses listed on website – [www.nacmservices.com](http://www.nacmservices.com)

##### National Institute of Credit

Formal training and education for certification as CBA, CBF or CCE. Minimum class size required.

Price: \$300.00 plus text.

##### Audio Teleconferences

Monthly One-hour audio-teleconferences. Get first hand information from the "experts" on critical issues of major significance to you and your staff. These convenient and cost effective calls will allow you to understand the impact each topic has on your credit department's policies & procedures. Teleconferences are held from during business days. **Price \$59.95 ea**

#### Member Discount Programs



##### Check Guarantee Service

American Check Management is the fastest growing check guarantee service in the United States and Canada. We understand your business, because we specialize in the wholesale supply industry. No Start up Fees; Special Rates for NACM members; High Floor Limits; PreApproved COD, Express Pay Reimbursement, Collection Headaches Eliminated, No Transaction Fees.

##### Electronic Funds Transfer (EFT)

EFT is a powerful tool that enables the credit manager to process checks instantaneously by drafting your customer's checking account at "the speed of technology". ***In effect, the bank is brought to your desktop!***

EFT allows you to take advantage of the latest technology by depositing each item electronically via ACM's encrypted website. No startup fees, no costly software, no monthly minimum fees.



##### Credit Card Acceptance Program

One of the Nation's leading financial institutions has teamed with American Check Management, to offer a comprehensive Credit Card Acceptance Program to all NACM Members. This program is designed to offer seamless integration of credit card and check processing, providing members with a comprehensive, cost effective payment acceptance solution.

***Discounted rates for NACM Members.***

##### Information & Services concerning Secured Transactions

NCS Financial Services Group provides assistance in the preparation, filing and maintenance of financing statements. Also offered, The National UCC Digest provides previous secured creditor search services (UCC-11), archive service, and the industry's only auditing service. The NCS Construction Services Group provides The National Lien Digest. This handy guide simplified the complicated and confusing process of filing notices, liens and bond claims in the construction industry.



**The Credit Research Foundation (CRF)**, a business partner of NACM, conducts basic and applied research in business credit and receivables management, and publishes studies of significant trends. CRF publications and CRF news are also available. The Quarterly DSO survey is an interactive benchmarking tool for CRF members.