

## Your Best Value for Business Credit Services

Price List Effective April 1, 2005

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

### Your Single Source Service

#### Membership Dues

Monthly Base Membership \$45.00

(includes one credit unit per month)

\*Monthly Group Membership \$65.00

(includes five Industry Credit Group inquiries per month / three unit charge)

\*Monthly Non-Group Membership \$65.00

(includes three credit units per month)

Monthly **PLUS** Member \$85.00

(includes five credit units per month)

Monthly Units included with Membership are non-accumulating.

#### Commercial Credit Reports

- Pay as you go
- No contract required

All sources of commercial credit information under one roof.

- NACM
- D&B
- Experian
- Consumer
- International
- Public Record
- Reference Checking

Base Member unit price \$22.00

Group Member unit price \$16.00

**PLUS** Member unit price \$16.00



**Internet Access Available**

#### Business Report

- 1 Unit

#### Credit Reference Checking

- One-third unit

#### Public Record Information

Suits, Liens, Judgments, Bankruptcies, etc.

- 1 Unit

No charge with Subscription to Legal Service Bulletin.

- Public record included on NACM reports.

#### International Commercial Credit Reports

- Cost varies widely by country. Call or email for information



**Internet Access Available**

#### Consumer Credit Reports

Principal's personal information for commercial and trade credit decisions

- 1 unit



**Internet Access Only**

Small Business Exchange Report

- \$15.70 without a score
- \$17.70 with a score



**Internet Access Available**

Business Profile Report

- 2 units

Business Intelliscore Report

- 1 unit



**Decide with Confidence**

**Internet Access Available**

- Business Information Report (BIR) - \$88.00 or 6 units
- Payment Analysis Report (PAR) - \$55.00 or 3.75 units
- Reference Book, State Editions
  - Call for Pricing
- All D&B Products available

#### Industry Credit Groups

- Avoid "hand picked" references
- Exchange and verify information on past paying practices of customers.
- Protection from violation of antitrust laws.
- Groups are local, regional and national.
- Participate Online
- Poll group members before meetings.
- Send Alerts notifying members of "As it Happens" Information (NSF's, Ownership change, Credit Holds, Collections, Liens, etc.)

Price: Three unit charges unless otherwise stated.

#### Legal Service Bulletin

**Internet Access Available**

- Tax and Mechanics Liens, bankruptcies, suits, UCC's & judgments in Oklahoma and northwest Arkansas.
- Published 50 times a year
- Delivery by email or fax; Daily or weekly.
- \$275.00 annually; \$175.00 semi-annually, \$100.00 quarterly.

#### Weekly Service Bulletin

- List of recently revised reports
- List of recently placed accounts for collections.
- NSF check list

1 unit per month with annual contract. Savings of 36%

#### Commercial Collection Services Nationwide

**Five services to Meet Your Needs CURE™**

- A 30-day courtesy collection service consisting of two letters and two telephone calls, \$22.00 per account.

#### Receivable Management Outsourcing Service

- 2001 accounts -\$1.45 per account
- 1001-2000 accounts - \$2.75 per account
- 501-1000 accounts - \$4.25 per account
- Up to 500 accounts - \$6.20 per account

#### 10-Day Free Demand

We supply the forms and you become the third-party agency. If you customer pays from this notice within the 10-Day period, you pay no fee (certain restrictions apply).

#### Contingent Collection

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

- 25 % of first \$2,000 collected
- 20 % of excess over \$2,000.
- 33 1/3 % on accounts under \$300.
- 50 % on consumer accounts.

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### Attorney Service

- NACM national network of attorneys pursues pad-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)

### Other Services and Support

#### Publications

- Manual of Credit and Commercial Laws
- Financial Statement Analysis
- Credit Collection and Cash-Flow Management
- International Credit Management
- Fraud Prevention
- Management and Communication..... and more.

SOURCE BOOK available with over 50 titles. Member discounts save money. Call or e-mail for a FREE copy.

#### Forms

- Credit Applications
- Requests for bank information
- Credit approval worksheet
- Bankruptcy proof of claim

#### Resume Service

- Resumes posted on the NACM MidAmerica website

### Education

#### Credit Professional Group

Selected topics discussed at monthly CPG roundtable sessions. \$ Price includes lunch.

#### Self Study Courses

Learn at your convenience. Courses listed in Source Book. Call or e-mail for a free copy.

### 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. All teleconferences will be held from 3:00 – 4:00 pm Eastern Time. Cost \$49.95.

### 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.



### Fifth Third Bank

#### 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.

### Sportsman's Country Club

The Sportsman's Country Club is allowing a member company to join membership under NACM MidAmerica membership. The fee is \$27.00 monthly which is substantially lower.



**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.



### MBNA America Platinum Plus MasterCard

MBNA provides members with a superior credit card product, backed by exceptional services.

The premium benefit include: No annual fee, a low introductory APR on cash advances and balance transfers. Credit lines up to 100,000.