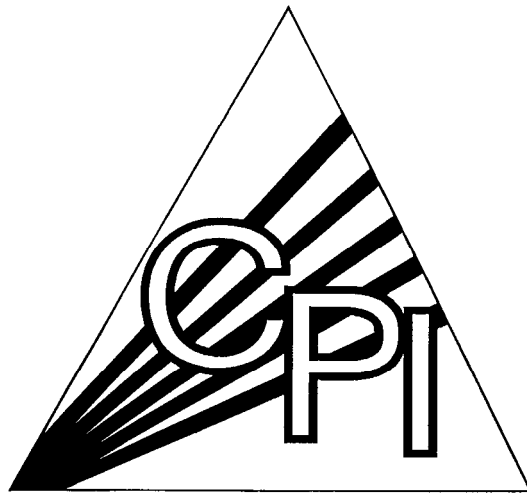


Credit Professionals International

Pre-Conference Capsule



Bentonville, Arkansas

G E M

April 2010

PRESIDENT'S MESSAGE

Enclosed is your Pre-Conference Capsule for our Credit Professionals International Conference to be held June 17-20, 2010 in Bentonville, Arkansas. You will find the nominees for International Office, the proposed bylaws changes and the proposed budget for the 2010-2011 CPI year.

Also included in this mailing is the ballot for the election of officers. There are no bylaws changes requiring a vote. In previous years, many of our members have not voted. As a member of CPI, you need to move toward **GEM** (growing in knowledge, educating in our communities, and mentoring others in our industry) by voting and making your voice heard. **YOUR VOTE IS VERY IMPORTANT.** The ballot for the officers should be returned to teller Chairman Marylyn Tack. **THERE WILL BE NO VOTING AT THE CONFERENCE. YOUR BALLOTS MUST BE RECEIVED BY June 4, 2010.**

You can compare the proposed budget for the 2010-2011 to the actual figures for the current 2009-2010 by clicking on CPI Financial Reports in the Members Only section of the CPI website: www.creditprofessionals.org. If you do not have Internet access, ask a member who does to print the information for you. If you have any questions, please feel free to contact Chairman Joyce Jones, CCCE/MPCE, or any of the International Officers.

The Executive Committee, along with Charlotte Rancilio, is always looking for ways to lower expenses, get the most for our dues dollars and still give you enhanced membership services. Expenses are lower due to the efforts of our members who volunteer their time and money for this organization. We need to thank those members for their support. Your continued support of the Walk-A-Thon supports the Foundation, which in turn helps support the educational efforts of CPI.

As a member of CPI, I ask that you work to move CPI forward by getting new members to join. But, most of all, please do not forget your current members. We need their knowledge and expertise to motivate this organization.

The Conference Early Bird Registration runs through June 1, 2010. Make sure you reserve your hotel room directly with the Doubletree Guest Suites by May 15, 2010, to obtain the special \$114.00 rate, which includes breakfast. Call **1/800-222-TREE**. **You must mention Credit Professionals International when booking.** Registration forms, along with the Conference information and agenda, are available on the website at www.creditprofessionals.org. I look forward to seeing each of you in Bentonville, Arkansas, in June.

Jean Jervis, CCCE/MPCE
President

CREDIT PROFESSIONALS INTERNATIONAL VOTING INSTRUCTIONS

- ❖ Voting shall be by written ballot or online.
- ❖ Each voting member is entitled to one (1) vote for election of officers.
- ❖ **You may vote by fax, email, mail or online. Please vote early.**
- ❖ Ballots must be received by June 4, 2010.

Ballots received after June 4, 2010, will not be counted.

❖ This packet contains the following:

- ❖ Voting instructions
- ❖ Candidates' pictures and biographies
- ❖ Gray ballot for election of officers

❖ Send the election ballot to:

Marylyn Tack
PO Box 866
Corrales NM 87048
Fax: 505-237-0058 (mark to attention of Marylyn Tack)
E-Mail: marylyn.tack@washingtonfederal.com

❖ Voting may be done in one of four ways:

1. BY FAX: Mark ballots, sign and print your name before faxing. Name and signature required on all fax ballots. Unsigned ballots will not be counted.

2. BY MAIL:

Mark ballots, sign and print your name and mail to the person listed above. Unsigned ballots will not be counted.

3. BY EMAIL:

The ballot may be downloaded from the CPI web site at www.creditprofessionals.org. Click on **Member's Vote**. Enter User name: **2010** and Password: **GEM**. Download ballot, mark it and email to the person listed above. Scanned ballots are also acceptable.

4. ONLINE:

Go to www.creditprofessionals.org. Click on **Member's Vote**. Enter User name: **2010** and Password: **GEM**. Follow the instructions.

In the event that we receive multiple ballots from the same person, the first ballot received will be the one counted. If you have any questions call the corporate office at 314-821-9393 or e-mail: creditpro@creditprofessionals.org.

NOMINATING REPORT

Dear Members of CPI:

It has been an honor to serve on the Nominating Committee and we greatly appreciate those members who have agreed to serve on the International level. Our nominees for International office for 2010-2011 are:

President	Billie Plasker, PCS Mid-Val CPI District 10
First Vice President	Diane Radcliff, PCE Charlotte CPI District 3&4
Second Vice President	Pat Evans, PCE Alamo CPI District 8
Secretary/Treasurer	An Appointed Past International President

All of these individuals are endorsed by their local associations and districts and are willing to serve. They are very qualified to lead this organization during the coming year.

Esther Brinkley, CA/MPCE, Chairman
Sharon DeShazer, CCCE/MPCE
Betty Nichols, CCCE/MPCE

USE ATTACHED GRAY BALLOT TO VOTE. SEE ENCLOSED VOTING INSTRUCTIONS FOR INFORMATION ON HOW TO CAST YOUR VOTE BY MAIL, FAX OR E-MAIL. BALLOTS MUST BE RECEIVED BY June 4, 2010.

PRESIDENT

Billie Plasker, PCS



Billie began her journey with Credit Professionals in Great Falls, Montana, in 1984. She served on numerous committees and held all of the offices of that local association, serving as President in 1997. She was awarded Credit Professional of the Year twice, in 1987 and 1998. She served as co-chairman for the 1999 District Ten Conference in Billings, Montana. She moved to Oregon in 2001 and started another local association in Central Oregon, since disbanded. She currently belongs to the Mid-Val association in Oregon.

Billie has held all offices in District Ten, including District Ten President in 2003-2004. She has attended most of the District Ten Conferences and several International Conferences. While temporarily residing in the mid-Atlantic area, Billie has also been active in District Twelve, including serving as District Twelve President in 2008-2009.

Billie has been employed in the credit industry since 1977. She started as a credit reporter at the Credit Bureau of Great Falls in Montana. She oversaw the conversion of all credit files from manual to computer for Equifax. After taking four years off to have/raise her second daughter, she joined the Credit Bureau of Montana as office manager in 1984. From 1984—2001, she held positions of office manager, general manager and corporate manager responsible for three offices of the Credit Bureau.

Billie moved to Oregon in 2001, where she served as corporate collections manager overseeing collections for six locations for Tum-A-Lum Lumber, Inc. Billie moved to Fairfax, Virginia in 2004 and now serves as Accounts Receivable Manager for the American Society of Civil Engineers, one of the largest professional member organizations in the U.S.

Billie's Goal Statement:

My goals for CPI are to help reinforce ongoing activities; to help retain the membership we have; and to encourage outreach with the goal of attracting new members. I believe CPI needs to focus on our changing world, and assist our members who do not stay in one position or with one company for all of their professional lives.

I feel that CPI needs to move forward and to attract new members we need to provide them with information through the media they are most familiar with—the internet. We need to offer seminars on the web, and keep our website updated with current information.

FIRST VICE PRESIDENT

Diane E. Radcliff, PCE



Diane E. Radcliff has been a longstanding member of CPI for 16 years. Diane has served in the capacity of Second Vice President on the International Level for the term 2009-10. She also has served in the capacity of the following offices for District III & IV: President (2008-09); Vice President (2007-08), Recording Secretary for consecutive terms (2006-07) and (2005-06); and Treasurer (2004-05). Diane has served in the capacity of the following offices for the State of North Carolina: President (2001-02); 1st Vice President (2000-01); 2nd Vice President (1999-00); and Treasurer (1998-99). Diane has served in the capacity of the following offices for CPI of Charlotte local association: President (1997-98); 1st Vice President (1996-97); 2nd Vice President (1995-96); and Recording Secretary (1994-95).

During Diane's membership on the local level, she was awarded the Credit Professional of the Year consecutively for the terms 1995-96 and 1996-97. Throughout Diane's membership, she has served on various committees on all levels of CPI which include serving as Chairman of the Ethel B. Wilkinson Scholarship Committee, presenting this award twice.

Diane is a 1997 graduate of the Dale Carnegie Course and was awarded the Human Relations Award as well as being appointed Assistant Team Leader for the 1998 course. Diane is currently employed with Drs. Herrin, Sykes, Swann and Peleaux (Oral & Maxillofacial Surgeons) in the position of Insurance Coordinator. Diane is required to maintain Certification for Insurance Coding by attending the American Association of Oral & Maxillofacial Coding Conferences on a yearly basis.

Diane is married to Jeff Radcliff and has a stepson, James, who is currently a Junior at the University of Tennessee in Knoxville. Diane and Jeff live in Charlotte, NC.

Diane's Goal Statement:

My goals with Credit Professionals International are to continue to grow professionally, personally and to enjoy the friendships that I have made over the years.

Most importantly, my goal is to work together with one another to maintain our current membership and obtain new members.

SECOND VICE PRESIDENT

Pat Evans, PCE



Pat Evans has been a member of CPI since 2003 and has served as the Parliamentarian, Vice President and President of District 8.

At the local level, she has held the position of Vice President, Parliamentarian, Treasurer and President and has also served on most of the committees at the local and district level.

Pat has worked at San Antonio Federal Credit Union for 25 years primarily in lending, managing Direct, Indirect and Mortgage loan processing. She also assisted in the management of the collection department and ran the Credit Card Center for many years.

Currently she has been asked to start up the first Mortgage Compliance department, which has been a challenge given the current industry environment. During her tenure at SACU, she has worked on many conversion teams. rolling out new products or services such as a new phone system, mail encryption software, record retention polices...

Previous to this, she worked for Alamo National Bank and Frost Bank. For both, she worked in their Credit Card Centers, performing collections and accounting duties at various times.

She is the mother of a beautiful daughter, Melissa, who is a nurse and works for a local private practice. She is also the godmother of a son, 30 years old, and two god-daughters, 2 ½ years old and 18 months old. They are the daughters of her godson, so she must have done something right. She is the fourth to the oldest of 11 children and has over 60 people in her immediate family. Her family taught her team building in the 50's, it was called making breakfast, washing clothes, taking baths and making school lunches!

She is honored and humbled to be asked to run for the 2nd Vice President position and will do everything in her power to serve well.

Pat's Goal Statement

My goal is to create an educational manual that we can all be proud of, as we have in the past, using authors on topics that impact our industry today.

**CREDIT PROFESSIONALS INTERNATIONAL
PROPOSED BUDGET 2010-2011**

REVENUE

Dues	250 members	\$20,000
Foundation	Donation	4,500
Interest		1,000
Other Income	Fundraising	4,000
Transfer From Savings		6,275
TOTAL REVENUE		\$35,775

EXPENSES

Membership Expenses		
	Printing and Publications	\$ 4,000
	Postage /Shipping	1,500
	Awards	200
Plant & Equipment		
	Office Rental	6,000
	Telephone	1,500
	Equipment Rental/Maintenance	800
Personnel		
	Independent Contract Labor	18,000
	Independent Part Time Labor	100
General Office		
	Supplies	800
	Subscriptions	250
	Liability Insurance	800
	Personal Property Tax	75
	Bank Charges/Pay Pal	50
Meeting Expenses		
	Annual Meeting Folio	150
	History Book	100
	Executive Committee Meetings	650
Other Expenses		
	CPI of Year Int'l Conf Registration & Plaque	350
	President Plaque and Gift	250
	Other Awards	100
	Memorial	100
TOTAL EXPENSES		\$35,775

Joyce Jones, CCCE/MPCE, Chairman
 Nona Ellzey, MPCE
 Gail Ottinger, CCCE/MPCE

REPORT OF THE BYLAWS COMMITTEE

As Chairman of the Bylaws Committee for 2010, I would like to thank my committee members, Charlotte Maness, CCCE/MPCE, and Barbara Hall, CCCE/MPCE, for their help in the bylaws and standing rules review.

There are **NO** proposed changes in the Bylaws and Standing rules that require a vote from the membership.

The following are the housekeeping changes that were approved by the Executive Committee.

Revise the forms for the Nomination for International office for the CPI Guidelines (pages 27-34).

Update the Secretary/Treasurer duties in the Guidelines to detail the distribution of minutes for approval. (Section II, D, 1)

Recommend to the Executive Committee to revise the sample bylaws (page 5, Article XI, Duties of Committees, Section 6)

FROM: HOSTESS: This committee shall act as hostess at all meetings and social functions.

TO; HOSPITALITY: This committee shall be present at all meetings and social functions.

Thank you for allowing me to serve in this capacity.

Barbara J. Chapin, CCCE/MPCE

**CREDIT PROFESSIONALS INTERNATIONAL
ELECTION OF OFFICERS BALLOT**

FOR PRESIDENT

___ **BILLIE PLASKER, PCS**

___ **OTHER** _____

FOR FIRST VICE PRESIDENT

___ **DIANE RADCLIFF, PCE**

___ **OTHER** _____

FOR SECOND VICE PRESIDENT

___ **PAT EVANS, PCE**

___ **OTHER** _____

This section must be filled out for verification purposes. It will be removed from your ballot prior to the vote count. **Ballots must be signed to be valid.**

Name _____

Signature _____

Local Association (if applicable) _____

**RETURN BALLOT TO: Marylyn Tack
PO Box 866
Corrales NM 87048**

E-MAIL: marylyn.tack@washingtonfederal.com

FAX: 505-237-0058 (mark to attention of Marylyn Tack)

NO VOTING AT CONFERENCE

DUE June 4, 2010