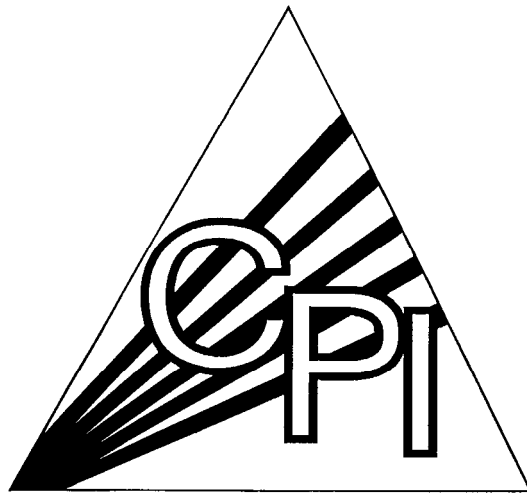


Credit Professionals International

Pre-Conference Capsule



Charlotte, North Carolina

**Reflections on the Past
Visions of the Future**

April 2011

PRESIDENT'S MESSAGE

Enclosed is your Pre-Conference Capsule for your Credit Professional Conference to be held June 16-19, 2011 in Charlotte, North Carolina. You will find therein the nominees for International Office and the proposed budget for the 2011-2012 CPI year.

Also included in this mailing is the ballot for the election of officers (there are no proposed bylaws changes requiring a vote this year). In previous years, many of our members have not voted; as a member of CPI, I believe you need to move this organization forward with your **VISION FOR THE FUTURE** by voting and making your voice heard. It is important for us to have **REFLECTIONS ON THE PAST**, but without new leaders with new ideas, who are willing to make changes, as an organization we will not succeed and that is why we need to have the voice of all members heard through their collective vote. The ballot for the officers should be returned directly to Teller Mona Slocum and received **NO LATER THAN JUNE 4, 2011 - THERE WILL BE NO VOTING AT THE CONFERENCE.**

You can compare the proposed budget for 2011-2012 to the actual figures for the current 2010-2011 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 Barbara Chapin, 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. We are able to keep our dues lower due to the efforts of our members who volunteer their own time and money for this organization. We need to thank those members for their support.

Giving back to the community is so important in these tough economic times. Your continued support of the Walk-a-Thon directly aids the Foundation, which in turn helps support the community-wide educational efforts of CPI.

We need to move CPI forward, not only with new membership, but also by utilizing our current members for their expertise and knowledge. We all need to work together to make this a strong and viable organization, and one that meets the needs of our members.

The Conference Early Bird Registration runs through April 30, 2011. Make sure that you reserve your hotel room directly with Marriott Executive Park Hotel by May 23, 2011. Call **1-800-359-7962** or direct **704-527-9650**. **You must mention Credit Professionals International when booking.** Registration forms, along with the Conference agenda, are available on the website at www.creditprofessionals.org . I look forward to seeing each of you in Charlotte, North Carolina, in June.

Billie Plasker
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, 2011.

Ballots received after June 4, 2011, will not be counted.

❖ This packet contains the following:

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

❖ Send the election ballot to:

**Mona Slocum, CCCE/MPCE
1520 SW Allen St.
Corvallis OR 97333
E-Mail: slocum4512@comcast.net
Fax: 314-821-7171 (mark to attention of Mona Slocum)**

❖ 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: **CPI2011** and Password: **VISION**. 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: **CPI2011** and Password: **VISION**. 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 2011-2012 are:

President	Diane Radcliff, PCE Charlotte CPI District 3&4
First Vice President	Pat Evans, PCE Alamo CPI District 8
Second Vice President	Sue Heusing, MCE Iliana CPI District 5
Secretary/Treasurer	Connie Hamilton Las Madrugadoras CPI District 7&9

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.

Jean Jervis, CCCE/MPCE, Chairman
Margaret Ewert-Moen, PCE

USE ATTACHED BLUE 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, 2011.

PRESIDENT

Diane E. Radcliff, PCE



Diane E. Radcliff has been a longstanding member of CPI for 17 years. Diane has served in the capacity of the following offices for International: 1st Vice President (2010-11) and 2nd Vice President (2009-10). Diane 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)/(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 at 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 Senior at the University of Tennessee in Knoxville. Diane and Jeff live in Charlotte, NC.

Diane's Goal Statement:

My goals are:

- To lead Credit Professionals International for the term 2011-12 in a positive light, reminding the membership of the importance of why we are an active viable organization and to recognize the need for CPI in our global society.
- To continue to work together with one another to maintain our current membership and obtain new members.
- To continue to grow professionally and personally and to enjoy the friendships that I have made over the years.

FIRST VICE PRESIDENT

Pat Evans, PCE



Pat Evans has been a member of CPI since 2003 and served as International Second Vice President in 2010-2011. Prior to that, she 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, and record retention policies.

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, 31 years old, and two god-daughters, 3 ½ years old and 2 ½ years 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 First Vice President position and will do everything in her power to serve well.

Pat's Goal Statement

My goals include providing credit industry articles in CPI publications that will impact all members and prepare them for upcoming regulations or changes.

I also want to understand the challenges of each district/local so I can assist them in developing a plan of action that will allow them to grow and be prosperous. I recently attended the joint District 5 and District 7&9 Conference and learned a lot from them regarding the challenges they face. The major issues are members and money. How do we draw new credit professional members into our club, what are their needs and how do we serve them best? What unique ways are being used to raise money for scholarships, the missing & exploited children project, etc.?

How do we make it cool to be a member of CPI and have fun while we are learning, growing and developing programs to make each member the best credit professional possible?

I feel the passion of the tenured members and hear the desire of the less-tenured members to change to a more modern organization using technology to advance us to a new level.

SECOND VICE PRESIDENT

Sue Heusing, MCE



Members of Credit Professionals, Creditors International and the National Association of Credit Management have recognized Sue Heusing, MCE, as a strong contributor to the Credit Industry. As an author, public speaker, trainer, strategic planning chairman and conference co-coordinator, Sue has brought recognition to every company she has represented with the Master Credit Executive designation from the Society of Certified Credit Executives.

Her most recent employer, Ricoh Americas, needed help resolving multiple issues with mergers linking multiple companies and system conversions, which caused the accounts receivable balance to surge out of control. Using customer service as a priority, the Ricoh team, under Sue's direction, was able to resolve the overdue balances, correct multiple billing errors, correct the unapplied cash problems, and still maintain the good will of the sales team and the customer relationship. Once the issues had been resolved, the local service center was closed but not before the existing team trained the newly assigned staff members in Macon, GA, who were assuming their new role for Ricoh.

While working at prior employers, Sue was awarded an employee of the year award from PageNet, Credit Professional of the Year Award from CPI and the Distinguished Service Award from ICA. PageNet, Kitty Hawk Air Cargo, VarTec/Excel Communications, Accor North America, and Baker & Taylor Books still consider Sue among their success stories. She has done workshops on Change Management based on "Who Moved My Cheese", thus enabling Pagenet to centralize 65 field offices to Dallas, TX, and coping with the many changes needed during the conversion and acquisition of the company. As Membership Chairman of ICA of Greater Chicago, she served both the consumer and commercial credit industry. She received the Individual Excellence in Education Award and has written several magazine articles, education manual articles and installation programs for CPI, in addition to her involvement with the initial versions of the Comprehensive Credit Manual and the "How to Use Consumer Credit Wisely" booklet and teachers guide. That educational tool has now been converted to a CD entitled "Take Charge of Your Life", which is a guide to consumers financial life.

With a BS degree in Management in Human Resources, recruiting, staffing, and training for all her companies has enabled her teams to succeed in reducing DSO (Days Sales Outstanding), improving the dollars recovered, reducing the write off to bad debt, all while helping the sales teams prospect for new business. Initiating the Quality Improvement process at Baker & Taylor Books and the "Top Gun" program as part of the new hire process for all sales reps at PageNet, Sue was selected by The Credit Education Resource Foundation as the first winner of the Helen B. Sawyers Hero Award, in recognition of excellence in leadership, a tenacious spirit and a wonderful sense of humor. Having written an article for CPI entitled "Looking for a Job is a Full Time Job", she offers assistance to others by volunteering with the Carrollton Career Focus Group and serves on the Leadership Committee for other networking groups helping job seekers land that next career.

Sue's Goal Statement:

Short Term Goal: To produce a memorable Edition of the Education Manual that reflects How CPI began, progressed and evolved into the Electronic Age.

Long Term Goal: To turn the membership around and begin a new growth plan using the Internet and Electronic Memberships that will once again provide the desire to **network** that was developed by the Charter Members in 1937.

SECRETARY-TREASURER

Connie Hamilton



Connie has been a member of CPI for 28 years, joining her local association, Las Madrugadoras, in 1983, and is currently retired. She worked in the credit field for 35+ years primarily as a collector. Connie got her start working “at the back end” as a third party collector for The Credit Bureau of Albuquerque. She also worked for Montgomery Ward in collections and managed approximately 20 collectors while employed with Sunwest Bank at Mesa Grande Bank Cards. Connie also worked for RSI, Inc. and NM Education Assistance Foundation. She retired from collections after being employed as the Collection Manager for seven years at Rio Grande Credit Union. She returned to work after a couple of years off to serve as the bookkeeper for The Candy Lady, from which she recently retired, again, after four years. Connie is currently serving as President of her local association and Parliamentarian of District 7 & 9 and is a Past President of District 9. She has served in all offices at the local and district levels as well as having chaired and/or served on most, if not all, committees at the local and district levels. Connie was also awarded the honor of being her local Credit Professional of the Year two times. Connie is a member of the Career Club. She was also a co-chairman on the Planning Committee when Las Madrugadoras hosted the 2008 International Conference for CPI in Albuquerque. She is married and has three children, five stepchildren, six grandchildren and two step-grandchildren. Connie loves animals, watching movies and traveling.

Connie's Goal Statement:

To keep accurate minutes of the association meetings and prepare and distribute them in a timely manner.

To collaborate with my fellow officers in discussions to develop new ways to stimulate membership growth.

**CREDIT PROFESSIONALS INTERNATIONAL
BUDGET 2011-12**

REVENUE

Dues	255 members	\$20,400
Foundation	Donation	4,500
Interest		1,000
Other Income	Fundraising	4,500
Transfer From Savings		6,543
TOTAL REVENUE		\$35,943

EXPENSES

Membership Expenses		
	Printing and Publications	\$ 4,000
	Postage /Shipping	1,500
	Awards	200
Plant & Equipment		
	Office Rental	6,168
	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		\$35,943

REPORT OF THE BYLAWS COMMITTEE

As Chairman of the Bylaws Committee for 2011, I would like to thank my committee members, Nancy Gibson of CPI of Charlottesville, VA, and Charlotte Maness, CCCE/MPCE, of CPI of Charlotte, NC, 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.

Thank you for allowing me to serve in this capacity.

Esther Brinkley, CA/MPCE

**CREDIT PROFESSIONALS INTERNATIONAL
ELECTION OF OFFICERS BALLOT**

FOR PRESIDENT

___ DIANE RADCLIFF, PCE

___ OTHER _____

FOR FIRST VICE PRESIDENT

___ PAT EVANS, PCE

___ OTHER _____

FOR SECOND VICE PRESIDENT

___ SUE HEUSING, MCE

___ OTHER _____

FOR SECRETARY/TREASURER

___ CONNIE HAMILTON

___ 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: Mona Slocum, CCCE/MPCE
1520 SW Allen St.
Corvallis OR 97333**

E-MAIL: slocum4512@comcast.net

FAX: 314-821-7171 (mark to attention of Mona Slocum)

NO VOTING AT CONFERENCE

DUE June 4, 2011