

# CREDIT GROUPS



## Value to members

Credit groups allow credit managers in the same business fields to engage in roundtable discussions of the current debt-payment practices of specific customers. There are more than 1,000 local, regional and national credit groups in service today. They represent an incomparable business tool, letting credit managers separate “fact from fiction”—easily and dependably.

## Advantages

Credit groups provide a forum for the exchange of information about past and completed transactions. All credit groups follow antitrust guidelines to assure compliance with federal and state law. In an atmosphere of mutual trust and candor, group members discuss accounts receivable of shared customers, examine trade-line trends and review public-record information such as judgments, liens, bankruptcies, collections, UCC filings and returned checks. You'll get the inside track on credit applications, personal guaranties and letters-of-credit. And you'll learn about new legal rulings, technology developments, and educational and professional opportunities.

## Joining a group

When you join NACM, you become eligible to enroll in the credit group that you qualify for. Each group meets regularly and follows national guidelines to prevent the violation of antitrust laws. Local, regional and national credit groups are active for the following industries:

- Computer Manufacturers
- Computer Distributors
- Canadian Computer Distributors
- National Tire Manufacturers
- Canadian Tire Manufacturers
- Book Publishers Credit Group
- Fence Distributors
- Communication Distributors
- Latin American Consumer Product
- Pool & Spa Manufacturers
- Equipment & Utilities
- Metal Distributors
- Roofing Distributors
- Building Materials
- Heating & Air Conditioning
- Cabinet & Hardware Suppliers
- Lumber Suppliers
- Electrical Supplies
- Plumbing Supplies
- Agricultural & Turf Suppliers