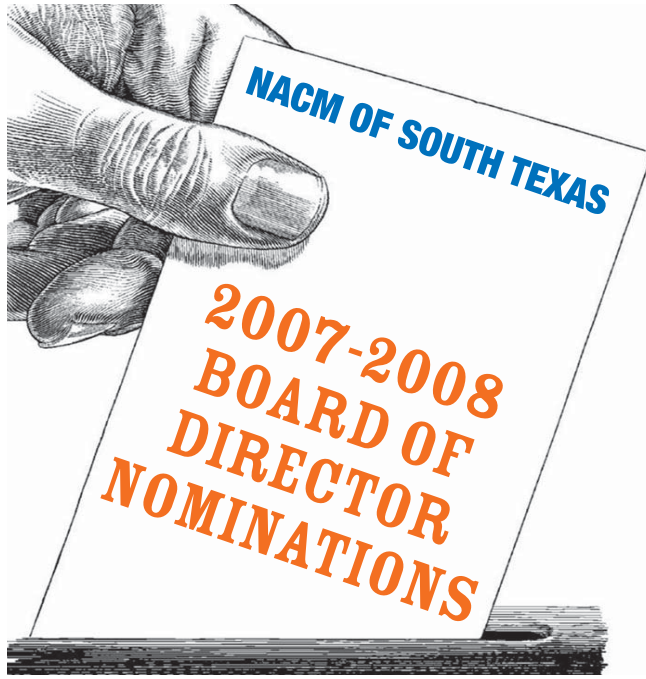


The Business Credit Pro

Today's Resource for the Busy Credit Professional



CALLING ALL MEMBERS...

Don't let this privilege pass you by!!! It is time to submit your nominations for the Board of Directors. We encourage each of you, individually or as part of your Industry Credit Group involvement, to consider and forward the names of members who would have an interest in serving on the NACM Board of Directors.

As a member-owned Association, we are dependent upon each of you to get involved in this process. This is your chance to nominate deserving individuals to serve on the NACM of South Texas Board of Directors for 2007 and beyond.

Please take some time to consider individuals you know who might be interested in serving on the Board of Directors. This is an important process in the governance of your Association and we need your involvement.

Should you have any questions or would like to request a nomination form, please contact Kathleen Quill, CAE, CBA or Michele Hamby at the Association office at 281.228.6100. Nominations must be received by April 16, 2007.

WELCOME NEW MEMBERS!!!

Magnolia Gardens Nursery

Stoughton Trailers

CRST International Inc.

Norfolk Southern Corp.

Southwest Airlines

NATC

Energy Transfer Company

Legacy Group

TRIMAC

Flexicore of Texas Inc.

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MARCH 2007

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NACM Houston

10887 Wilcrest
P.O. Box 721348
Houston, TX 77272-1348
www.nacmsouthtexas.org

Phone/Fax

Business Offices	281.228.6100/6122
Accounting	281.228.6100/6151
Adjustment Bureau	281.228.6161/6122
Industry Credit Groups	281.228.6100/6123
Collections	281.228.6161/6151
Credit Reporting	281.228.6150/6120

Officers and Directors

Chairman

Madeline Sprague, CTP 713.216.4279
JPMorgan Chase

First Vice Chairman

Rosalind Turner 281.854.1909
Royal Baths Manufacturing Co. Ltd.

Second Vice Chairman

Ed Baldwin 713.221.2646
Reily/Wesco Electrical Supply

Treasurer

Dan Ducharme 713.923.9004
Turtle & Hughes, Inc.

Chair Emeritus

Jay Wald, CCE 713.328.6322
Core Laboratories, Inc.

President

Kathleen Quill, CAE, CBA 281.228.6100
NACM Houston

Directors

Ronnie Archer, CCE 713.869.4841
Dunn Enterprises, Inc.

Karen Bennett 281.878.5633
Grant Prideco

James Criswell 713.355.8100
Credit Alternatives

Doug Dunlap, CCE 713.895.5623
BJ Services

John Herberger, Esq. 281.920.4700
JD Herberger & Associates, P.C.

Skip Kline 281.210.2703
Frontier Materials Concrete

Lou Mulligan, CBF 713.868.8725
National Oilwell Varco Inc.

Susan Nash, CBF 713.551.7923
TIW Corporation

Corporate Counsel

Carl Doré Jr., Attorney at Law 281-829-1555
Doré & Associates, Attorneys, PC

JANUARY OLYMPIAN

Renita Phillips

Centerpoint Energy

.4

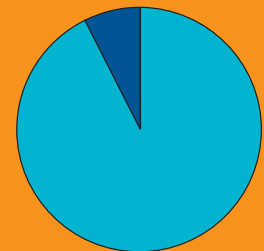
National Groups Calendar 2007

Day	Date	Group	City	Hotel/Location
Wed	Mar 14	CHEM	Houston	NACM Center
Sun-Tue	Apr 22-24	TRMG	Savannah	Hilton DeSoto
Sun-Tue	Apr 22-24	NAEC	Savannah	Hilton DeSoto
Sun-Tue	Apr 22-24	NRTC	Savannah	Hilton DeSoto
Sun-Tue	Apr 22-24	NTCG	Savannah	Hilton DeSoto
Sun-Tue	Apr 22-24	NTTL	Savannah	Hilton DeSoto
Fri	Apr 27	NWWEM	Savannah	Hilton DeSoto
Mon-Tue	Jun 11-12	NOSS	Houston	TBD

Flash Poll Results

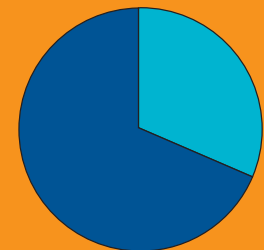
It is possible to put a debtor into receivership.

■ Yes – 55
■ No – 4



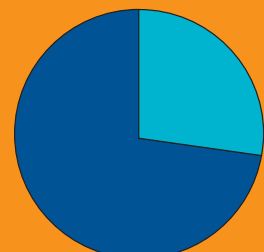
Receiverships in the State of Texas are very expensive and difficult.

■ True – 19
■ False – 42



In the State of Texas, a Receivership can put you in front of the IRS line to get paid.

■ True – 16
■ False – 41





Your Business Credit Trade Association
dedicated to improving the performance
of today's business credit community.

Directory

NACM Houston

10887 Wilcrest
P.O. Box 721348
Houston, TX 77272-1348
www.nacmsouthtexas.org

Main Phone Number 281.228.6100
Toll Free 866.252.NACM
Main Fax 281.228.6122
Industry Credit Groups Fax 281.228.6123

Staff Extensions

Accounting

Vice President of Finance & Administration,
Bernard Forde 1450

Administration

President, Kathleen Quill, CAE, CBA 1400
Vice President, Michele Hamby 1360
Executive Assistant, Rosie Prosser 1405

Education

1200

Industry Credit Groups

Nat'l Groups Manager, Deana Gardner 1300
Local Groups Manager, Pam Brennan Henry 1318

Membership

Manager, Ellen Neuwirth-Hirsch 1317

Legislative Issues

President, Kathleen Quill, CAE, CBA 1400

**NACM Houston
Business Credit Services**

Main Phone Number 281.228.6100
Adjustments & Workouts 281.228.6100
Collections 281.228.6161
Credit Reports 281.228.6150
Toll Free 866.252.NACM
Remote Access 281.228.6142
Credit Reporting Fax 281.228.6121
Collections Fax 281.228.6122

Staff Extensions

Collections

Manager, Frank Edmond 1430

**Out-of-Court Workouts &
Int'l Government Affairs**

Manager, Robert H. Davis 1370

Credit Interchange

Credit Interchange Manager, Steve Krischke 1480
Interchange Supervisor, Wanda Love 1341
Special Reports, Deidre Henry 1350

Sales & Services

Manager, Byron McKinney 1465

Both NACM-Houston and
NACM Business Credit Services exist
for and because of you. Any questions or
specific needs are not just welcome, but
the reason we are here. Please call us.

NACM Credit Manager's Index (CMI)

	CMI-Total	CMI-Manufacturing	CMI-Service
February '07	56.6	57.6	55.6
January '07	57.2	58.2	56.2
Point Rise/Fall	-0.6%	-0.6%	-0.6%

**Did You
Know?**



The NASDAQ stock exchange was totally disabled one day in December 1987 when a squirrel burrowed through a telephone line.

NACM-National Upcoming Events

Additional events are listed in the What's Coming Up??? calendar on page 5 and at www.nacm.org/events/calendar.shtml.

- Mar 7 **Book Publishers Export Credit Group Meeting** FCIB
New York, NY 410.423.1840
- Mar 7 **Teleconference: Sarbanes-Oxley and the Credit Department** Meetings Dept.
Presenter: Scott Blakeley, Esq. 410.740.5560
- Mar 8 **California International Round Table** FCIB
Luxe Hotel Sunset Boulevard, Los Angeles, CA 410.423.1840
- Mar 21 **Veteran's Affairs Open House** Meetings Dept.
Austin, TX 410.740.5560
- Mar 22 **Teleconference: Fundamentals of International Collection — A Credit Manager's Perspective, 11:00am ET** FCIB
410.423.1840
- Apr 11 **Teleconference: BAPCPA Update** Meetings Dept.
Presenters: Wanda Borges, Esq. and Bruce Nathan, Esq. 410.740.5560
- Apr 15-20 **Financial Statement Analysis-I** Meetings Dept.
Presenter: James A. McIntyre, CCE 410.740.5560
- Apr 16 **Teleconference: Credit Card Fraud** Meetings Dept.
Presenter: Gary Bares 410.740.5560
- Apr 18-20 **Int'l Credit Executives (ICE) Conference** FCIB
The Drake Hotel, Chicago, IL 410.423.1840
- Apr 25 **Teleconference: Statistical Tools for Managing Accounts** Meetings Dept.
Presenter: Jack Williams 410.740.5560
- Apr 30 **Deadline to apply for the June 10 Certification (CBA/CBF/CCE) Exams** Education Dept.
410.740.5560

Note: Exam will be given at the Credit Congress in Las Vegas, NV



HONORARY MEMBER NOMINATIONS

GET YOUR NOMINATIONS IN TODAY!!!

The Honorary Member Program is designed to recognize former or retired members who have made significant contributions to NACM Houston through long-term membership and/or active participation in Association activities, committees and the Board of Directors.

To be considered for Honorary Member, an individual must possess the following qualifications:

1. Former or retired member of NACM Houston;
2. Twenty (20) years in the credit profession;
3. Ten (10) years as an active member of NACM Houston; and
4. Prior service on the NACM Houston Board of Directors

Nominations for individuals who meet these qualifications should be considered for Honorary Membership in the Association. Any NACM member or NACM staff person

may nominate any former or retired member who they feel meets the qualification by sending a letter of nomination by mail, fax or email to:

Kathleen Quill, CAE
President of NACM Houston
P.O. Box 721348
Houston, TX 77272-1348
281.228.6122 Fax
kquill@nacmsouthtexas.org

These letters of nomination must be received no later than May 15, 2007.

All qualified nominees will be presented to the Executive Committee and, in turn, to the Board of Directors for confirmation. Formal recognition of the Honorary Member will be made at the NACM Houston Annual Meeting.

Should you have questions regarding this program, please call Kathleen Quill, CAE, CBA at the Association office at 281.228.6100 or kquill@nacmsouthtexas.org.

Looking for 2007-08 Committee Volunteers!

NACM Houston has four standing committees that exist to cover the core functions of the Association. They are:

- **Membership Committee**—Ensures a plan is in place to grow and maintain a viable association.
- **Education Committee**—Administers the scholarship fund, and ensures education opportunities are provided for all members.
- **Events Committee**—Provides diverse networking opportunities to strengthen member relationships.
- **Government Affairs Committee**—Advocates for business credit.

There is a time commitment involved; however, it would rarely exceed one to two hours a month, and teleconference meetings are popular with each group!



**Direct Hire – Temporary
Preview – Contract**

Specialist in Staffing Credit and Collections Professionals

Credit Alternatives
1800 West Loop South, Suite 1050
Houston, Texas 77027
(713) 355-8100
Fax - (713) 355-7475

Bernie Bids Farewell

I have enjoyed my credit profession and my association with NACM South Texas. Many lifetime friends have been made throughout the country with my many years of attending conferences, etc. I have been truly blessed and am leaving with mixed emotions, but let's face some facts: I have 4 children, 14 grandchildren and 8 great-grandchildren who need me. My oldest great-granddaughter in Georgia often calls and says, "Mema Bernie from Texas, when are you coming to play with me?" My son-in-law needs me to help put up apples from their apple orchard in Kansas. My church needs me all the time. Don't believe that I'll be bored. I just need time to read a book, take a nap and go on a trip... whatever happens my way.



Keep me informed of the activities and I will still participate as I can.

God's blessings to all.

Bernie

*Bernie Blackmor
Palletized Trucking Inc.*



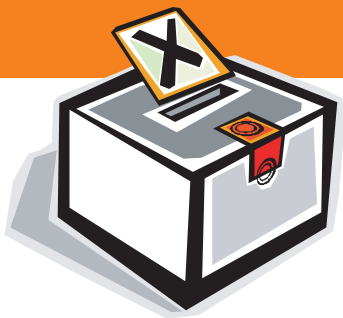
WHAT'S COMING UP???

NACM Houston March/April 2007 Education Calendar

Date	Event, Presenter	Times (CST)
Mar. 9	Advanced Collection & Negotiation Skills <i>Presenter: Barry Elms, "America's business coach in negotiation skills"</i> Where: NACM Houston Conference Center; Contact: 281.228.6100 x1200 or education@nacmsouthtexas.org This exciting seminar goes way beyond all other collection seminars, showing you how to deal with unauthorized deductions, negotiate with customers who have severe cash flow problems, manage conflict with tough customers and how to improve the payment habits of your big spending major customers.	8:30am – 4:30pm
Mar. 10-14	Intermediate Financial Analysis, Interpretation and Credit Risk Assessment <i>Presenter: George A. Schnupp, CCE</i> Where: NACM-National, Columbia, Maryland; Contact: NACM Meetings Dept., 410.740.5560	
Mar. 12	Facilitation Skills: Teleconference <i>Presenter: Susan Fee, M.Ed., LPC</i> Contact: NACM Meetings Dept., 410.740.5560	2:00 – 3:00pm
Mar. 13	FCIB Miami International Round Table Where: The Ritz-Carlton, Coconut Grove, Miami, FL; Contact: FCIB, 410.423.1840	
Mar. 18-20	FCIB's 3rd International Credit Management Conference in the Middle East Where: Hyatt Regency Hotel, Dubai, UAE, Contact: FCIB, 410.423.1840	
Mar. 20	NACM Advocacy Day Where: Holiday Inn Capitol, Washington, DC; Contact: 281.223.6100 x1200 or education@nacmsouthtexas.org Join NACM for a day of interaction with our country's legislators on Capitol Hill advocating for business credit.	
Mar. 22	YCER (Young Credit Executives Roundtable): Practical Points of Filing Liens (Open to Subscribing Companies) Presented by: Jason Walker - Andrews Myers Coulter & Cohen PC and Lisa Childress - Bison Building LTD Where: NACM Houston Conference Center; Contact: 281.228.6100 x1200 or education@nacmsouthtexas.org You will leave this event with a quick, hands-on process for perfecting and filing liens. Know when to send a Notice of Intent and when to file the lien. Bring your situation and see if we can help!	7:45 – 9:00am
Mar. 28	Treasury Management for the Credit Manager: Teleconference Presenter: Madeline Sprague, CTP, CCM Contact: NACM Meetings Dept., 410.740.5500	2:00 – 3:00pm

It's so easy to register, just call the Education Dept. at 281.228.6100 ext. 1200, or e-mail education@nacmsouthtexas.org. Don't hesitate to make your call today!
Scholarships are available! CEU points are awarded for most classes!

NOTE: This is a tentative schedule. Dates, times and presenters on all scheduled events are subject to change. All events, excepting teleconferences, will be held at the NACM Houston Conference Center at 10887 Wilcrest Drive, Houston. www.nacmsouthtexas.org



EXCELLENCE IN CREDIT AWARD

NOMINATIONS OPEN

“Excellence in Credit” will be awarded to the Distinguished Business Member of NACM Houston for the year 2007-2008. This award recognizes an NACM Houston company that has provided leadership in the field of business credit. This leadership may have been exhibited by participation in NACM through a commitment to the credit education of the company’s employees, industry group participation or leadership.

To be considered for the Excellence in Credit Award, a company must meet the following qualifications:

1. A member of record in good standing with NACM Houston for one (1) year prior to nomination for this award. Business must be located in the NACM Houston market area.
2. Must be nominated. Can be an employee of nominated company or someone employed by another company.
3. A business cannot win back-to-back awards (two (2) years in a row) in the same category.

Nominated companies should have the following background and history information, as well as how the company utilizes the following: Credit & Financial Resources, Leadership Fundamentals, Employee Satisfaction and Community Involvement.

Completed applications should be sent to Kathleen Quill via fax at 281.228.6122, or mailed to P.O. Box 721348, Houston, TX 77272.

Deadline date for all applications to into NACM Houston is May 15, 2007. If you have questions, please contact Madeline Sprague, CTP at 713.216.4279, or Kathleen Quill, CAE, CBA at 281.228.6100 or kquill@nacmsouthtexas.org.

NACM's 100th Las Vegas
Credit Congress & Exposition

JUNE 10-13, 2007
BALLY'S LAS VEGAS

THE PREMIER EVENT
FOR BUSINESS CREDIT
PROFESSIONALS

Strength in Numbers

www.acmft.net | American Check Management | 800.759.6786

> Check Guarantee Program
Taking the risk out of accepting payment from your customers by check.

> EFT Program: Bringing Your Bank to Your Desktop
Capturing your customers' payments by phone, fax or the Internet and processing them efficiently and quickly with the speed of technology from your desktop.

> Credit Card Acceptance Program
Reducing your credit card processing fees which will lower your costs of accepting customer payments by credit card.

> Online Bill Pay
Provides your customers with a convenient way to pay you while accelerating your company's cash flow.

4 **Four Great Programs**

1 **One Greater Goal**
Improving your credit department's performance

Ocean Bank Building - 2nd Floor | 10950 S.W. 88th Street | Miami, FL 33176
800.759.6786 | 786.264.7000 | www.acmft.net

MEMBERSHIP CAMPAIGN UPDATE

Cock-a-doodle-do to the following members who have accepted the challenge to participate in the membership campaign!

If you would like to enter this year's contest, please contact Ellen Neuwirth-Hirsch at 281.228.6100 ext. 1300 for more information.



GROUP	MEMBER	MEMBER COMPANY
Advertising Media	Suzy Brandt	Univision Radio
	Elsa Poole	Univision
	Sunshine Knight	Clear Channel Outdoor Inc.
Building Materials	Brenda Keener	Gulf & Basco LP
	Lisa Childress	Bison Building Material LTD
Contractors	Skip Kline	Frontier Materials Concrete LLC
	Jim Vogt	Gulf Coast Concrete & Shell Inc.
	Dorothy Holmes	Gulf Coast Stabilized Materials
	Mark Waldenmaier	Allied Concrete Material Inc.
	Janice Conway	Southern Crushed Concrete Inc.
Electrical Supply	Chrissy Garcia	Wildcat Electric Service LTD
	Sarah Levan	Key Electrical Supply
	Dan Ducharme	Turtle & Hughes Inc.
Heating & Air	Debbie Valco	Distribaire Inc.
Hotel Restaurant Supply	Sonia Avalos	Martin Preferred Foods
Plumbing Supply	Matt Kessler	Ferguson Enterprises Inc.
Steel & Metal	Jack Southern	Texas Steel Processing Inc.
	Catherine Clague	Namasco

WHAT MAKES NACM HOUSTON GREAT...? IT'S YOU, OUR MEMBERS.



My first job after graduating from college was as credit manager for a welding supply firm. The company was a member of NACM but was not using the credit reporting aspect very much. One of the policies I implemented was to contact

NACM for a credit report for every prospective new customer as well as credit reports as needed for existing customers. This dramatically improved our receivables.

Throughout my career, primarily in the oilfield industry, NACM has been an invaluable partner. I am especially impressed with how professional and helpful the people are. This is reflected when they answer the phone and ask, "How may we help you?"

George Ohler
Airdyne, Ltd.
RAM Winch & Hoist, Ltd.

The cream always rises to the top! Without members like George and you we would be just another service provider... instead, we are the second largest NACM Affiliate in the nation. Your organization keeps growing and improving. Thanks!

Byron McKinney
Corporate Sales Manager
281.228.6100 ext. 1465

Paulette Okibe
Product & Service Executive
281.228.6100 ext. 1333

Maureen Brennan
Product & Service Executive
281.228.6100 ext. 1226

TIME IS MONEY!

WHO?

Everyone involved with credit and financial management positions

WHAT?

NACM Houston's General Membership Luncheon & Industry Group Meetings

WHEN?

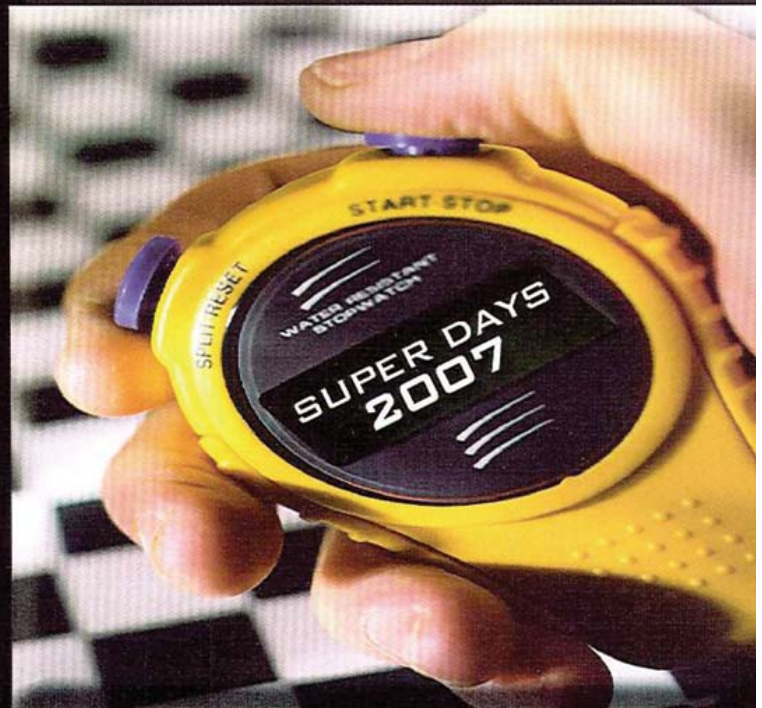
Monthly on Super Tuesday and Super Wednesday

WHERE?

NACM Houston Conference Center
10887 Wilcrest Drive
Houston, TX 77099

MEETING COST:

\$24/person; \$27/walk-in
Includes Educational Seminar;
Lunch Provided



SPONSORED BY CREDIT ALTERNATIVES

2007 SUPER TUESDAY & SUPER WEDNESDAY SCHEDULE

DATE	PROGRAM TOPICS	MENU
March 20-21	Receiverships	Beef & Chicken Fajitas
April 17-18	Credit Applications	Rotisserie Herb Chicken
May 22-23	Legal Q&A	Three Meat BBQ
June 19-20	Enforcing a Judgment	Grilled Pork Chops
July 17-18	Joint Check Agreements	Hawaiian Chicken
August 21-22	NACM Services	NY Strip Steak
September 18-19	Perfecting a Lien on a Residential Property	Grilled Southwestern Chicken
October 16-17	Destination Sales Tax	Honey Glazed Ham
November 27-28	Letters of Credit	Beef & Chicken Enchiladas
December 18-19	NACM Jeopardy	Traditional Holiday



CREDIT EXECUTIVE OF THE YEAR CALL FOR NOMINATIONS

Once again, NACM Houston is calling for nominations for the Credit Executive of the Year Award. This award recognizes and honors a member of NACM Houston who has made a significant contribution to the Association through the Board, committee or activity involvement and such a significant contribution that it is apparent that a contribution has been made.

The individual must be a member of the Association at the time of the nomination and must have been a member for five years. Any NACM member may nominate a candidate who meets the above criteria. Nominations must be submitted no later than May 15, 2007. Contact Kathleen Quill at 281.228.6100 or kquill@nacmsouthtexas.org to obtain a nomination form or for more information.

A committee made up of past recipients and NACM Board members will review all of the qualified nominees and make their selection. The winner will be announced at the NACM Houston Annual meeting in June. Any questions regarding this award should be directed to Kathleen Quill, CAE, CBA, President of NACM Houston.

Get your nomination in today!!!

MARCH

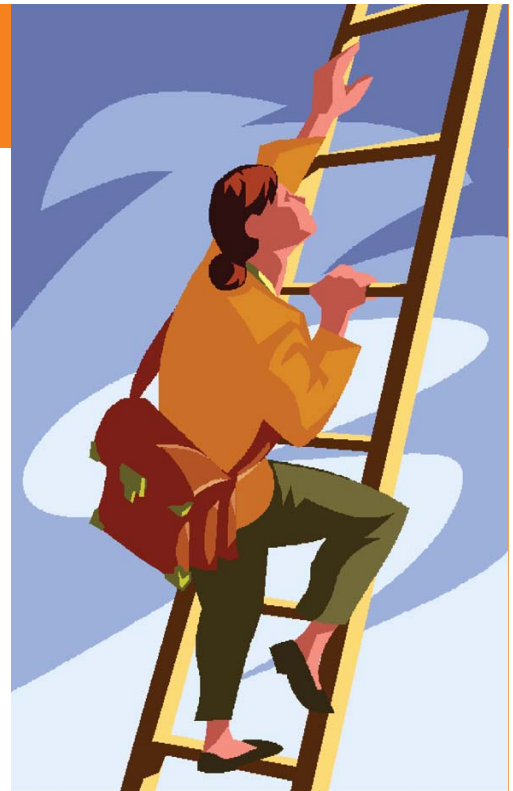
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 6:00pm – Principles of Business Credit	2 8:30am – Louisiana Lien Laws	3
4	5 9:00am – Certification Exams at NACM Houston	6 11:30am – BLMT 5:45pm – BCS Board Meeting 6:00pm – FSA II	7 8:30am – Bonds & Liens 2:00pm – Sarbanes Oxley & the Credit Department (Teleconference)	8 6:00pm – Principles of Business Credit	9 8:30am – Introduction to Financial Analysis	10
11	12 2:00pm – Facilitation Skills (Teleconference)	13 6:00pm – FSA II	14	15 8:30am – HRIS Group Meeting 10:30am – ADME Group Meeting 6:00pm – Principles of Business Credit	16	17 Strategic Planning Retreat
18	19 9:00am – Golf/Events Committee (Teleconference)	20 11:30pm – BLMT Group Meeting 11:30pm – ELEC Group Meeting 11:30pm – HAC Meeting (NACM Conference Center) 6:00pm – FSA II	21 11:30pm – BLMT Group Meeting 11:30pm – ELEC Group Meeting 11:30pm – HAC Meeting (NACM Conference Center) 6:00pm – FSA II	22 7:45 – YCER Practical Points of Filing Liens 11:30am – STLM Group 6:00pm – Principles of Business Credit	23	24
		Advocacy Day				
25	26 1:00pm – Golf Scramble at Willow Fork Country Club; Registration at Noon	27	28 2:00pm – Treasury Management for the Credit Manager (Teleconference)	29 6:00pm – Principles of Business Credit	30	31

YOUNG CREDIT EXECUTIVES ROUNDTABLE

Give your Young Credit Professionals the opportunity to climb the rungs of professional knowledge, and be the best credit professionals for your company that they can be... **Join YCER!**

“As a committee member, instructor and user for our credit department, I believe that YCER is a great stepping stone for employees with little or no credit and collections experience. YCER provides educational benefits, and as we all have experienced, it’s “who you know” that always helps and this group is a great networking opportunity for all who attend.”

- Lisa Childress, Bison Building Materials



Young Credit Executives Roundtable (YCER) provides educational and networking opportunities to further knowledge in the credit industry. YCER is designed to provide up-and-coming credit professionals who have five years or less experience with a forum for effective and confident decision making in regards to business credit information, financial analysis and collection practices.

2007 PROGRAMS

March 22	Practical Points of Filing Liens
May 17	Win-Win Solutions: Internal and External Customers
July 26	Analyzing Your Credit Applications
September 27	Tips to Be a Better Collector
November 29	The Difference between Commercial and Consumer Credit

Registration/Networking/Breakfast: 7:45-8:00am

Educational Program: 8:00-8:30am

Round Table Discussion: 8:30-9:00am

Cost: For just \$100 a year, NACM Houston member companies can join YCER and send an unlimited number of participants for only \$5 each to any YCER scheduled program.

Mail or fax your membership application in today (see next page).

The \$5 program fee must be paid at the door.

For more information, please contact the Education Department at 281.228.6100, ext. 1482 or education@nacmsouthtexas.org • Fax: 281.228.6123

YOUNG CREDIT EXECUTIVES ROUNDTABLE MEMBERSHIP APPLICATION

MISSION STATEMENT:

To enhance and develop the future credit professionals through educational and networking opportunities.

NAME _____ NACM MEMBER # _____

TITLE _____ # OF YEARS IN CREDIT _____

COMPANY NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

TELEPHONE _____ FAX _____

E-MAIL ADDRESS _____

SUPERVISOR'S NAME _____

ANNUAL DUES:

Company Membership* (\$100 per year) Individual Membership** (\$50 per year)

METHOD OF PAYMENT:

Credit Card

To ensure maximum security, please make your credit card payment online at

<http://www.nacmsouthtexas.org/nacmcreditcard.htm>

Invoice/Order Number is GYCC (Note: type over # in field)

Bill My Company

Check

*Unlimited participants allowed under one company membership. Each attendee must pay \$5 registration fee at the door.

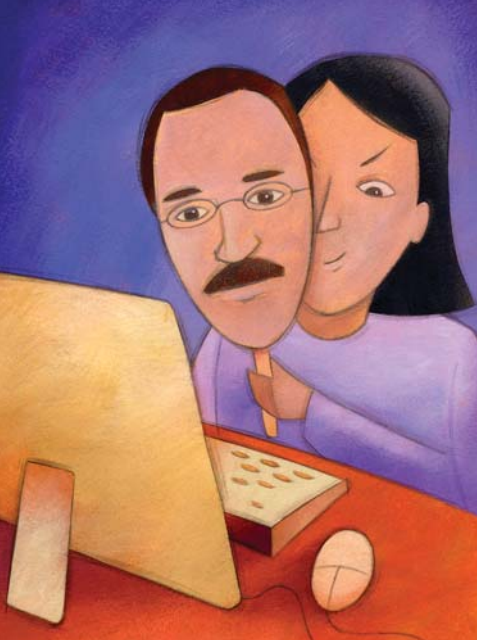
Representative Signature: _____ Date: _____

**Affidavit required for individual membership: I am unable to obtain financial support from my company for this valuable membership and will be paying it out of my own pocket.

Affiant Signature: _____ Date: _____

Please make check payable to NACM Houston and send payment with Membership Application to:

NACM Houston, Attn: Education Department
10887 Wilcrest Drive, Houston, TX 77099
Phone: 281.228.6100 ex.t 1200 • Fax: 281.228.6123



WARNING: Internet Pirates Are Trying to Steal YOUR Personal Financial Information

Here's the Good News: YOU Have the Power to Stop Them!!

There's a new type of Internet piracy called "phishing." It's pronounced "fishing," and that's exactly what these thieves are doing: "fishing" for your personal financial information. What they want are account numbers, passwords, Social Security numbers and other confidential information that they can use to loot your checking account or run up charges on your credit cards.

In the worst case, you could find yourself a victim of identity theft. With the sensitive information obtained from a successful phishing scam, these thieves can take out loans or obtain credit cards and even driver's licenses in your name. **They can do damage to your financial history and personal reputation that can take years to unravel.** But if you understand how phishing works and how to protect yourself, you can help stop this crime.

How Phishing Works

In a typical case, you'll receive an email that appears to come from a reputable company that you recognize and do business with, such as your financial institution. In some cases, the e-mail may appear to come from a government agency, including one of the federal financial institution regulatory agencies.

The e-mail will probably warn you of a serious problem that requires your immediate attention. It may use phrases, such as "Immediate attention required," or "Please contact us immediately about your account." The e-mail will then encourage you to click on a button to go to the institution's website.

In a phishing scam, you could be redirected to a phony website that may look exactly like the real thing. Sometimes, in fact, it may be the company's actual website. In those cases, a pop-up window will quickly appear for the purpose of harvesting your financial information.

In either case, you may be asked to update your account information or to provide information for verification purposes: your Social Security number, your account number, your password, or the information you use to verify your identity when speaking to a real financial institution, such as your mother's maiden name or your place of birth.

If you provide the requested information, you may find yourself the victim of identity theft.

How to Protect Yourself

- 1. Never provide your personal information in response to an unsolicited request,** whether it is over the phone or over the Internet. Emails and Internet pages created by phishers may look exactly like the real thing. They may even have a fake padlock icon that ordinarily is used to denote a secure site. If you did not initiate the communication, you should not provide any information.
- 2. If you believe the contact may be legitimate, contact the financial institution yourself.** You can find phone numbers and websites on the monthly statements you receive from your financial institution, or you look the company up in a phone book or on the Internet. The key is that you should be the one to initiate the contact, using contact information that you have verified yourself.
- 3. Never provide your password over the phone or in response to an unsolicited Internet request.** A financial institution would never ask you to verify your account online. Thieves armed with this information and your account number can help themselves to your savings.
- 4. Review account statements regularly to ensure all charges are correct.** If your account statement is late in arriving, call your financial institution to find out why. If your financial institution offers electronic account access, periodically review activity online to catch suspicious activity.

What to Do If You Fall Victim

- Contact your financial institution immediately and alert it to the situation.
- If you have disclosed sensitive information in a phishing attack, you should also contact one of the three major credit bureaus and discuss whether you need to place a fraud alert on your file, which will help prevent thieves from opening a new account in your name. Here is the contact information for each bureau's fraud division:

Equifax

800.525.6285
P.O. Box 740250
Atlanta, GA 30374

Experian

888.397.3742
P.O. Box 1017
Allen, TX 75013

TransUnion

800.680.7289
P.O. Box 6790
Fullerton, CA 92634

- Report all suspicious contact to the Federal Trade Commission through the Internet at www.consumer.gov/idtheft, or by calling **1.877.IDTHEFT**.

You Can Fight Identity Theft. Here's How:

- **Never provide your personal financial information**, including your Social Security number, account numbers or passwords over the phone or the Internet if you did not initiate the contact.
- **Never click on the link provided in an email** you believe is fraudulent. It may contain a virus that can contaminate your computer.
- **Do not be intimidated by an email or caller** who suggests dire consequences if you do not immediately provide or verify financial information.
- **If you fall victim to an attack, act immediately** to protect yourself. Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and account statements closely.
- **Report suspicious emails or calls** to the Federal Trade Commission through the Internet at www.consumer.gov/idtheft, or by calling **1.877.IDTHEFT**.

A message from the federal bank, thrift and credit union regulatory agencies
Board of Governors of the Federal Reserve System
Federal Deposit Insurance Corporation
National Credit Union Administration
Office of the Comptroller of the Currency
Office of the Thrift Supervision



TEE 'EM UP!!!

NACM Houston's Annual Golf Outing

Great NEW Location Tons of Prizes Great Dinner
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Awards for: 1st Place Foursome, Longest Drive & Closest to the Pin

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Phone: 281.228.6117 Email: eneuwirth@nacmsouthtexas.org

Who??

All Players Welcome!

What??

NACM Houston's Annual Golf Scramble

When??

March 26, 2007
Registration starts at Noon
Shotgun starts at 1:00pm

Where??

Willow Fork Country Club
21055 Westheimer Parkway, Katy, TX 77450

* Willow Fork Country Club requires soft spikes and appropriate golf attire to be worn by participants.

How Much??

\$90 per player before March 16
\$95 per player after March 16

Includes greens, cart, box lunch, dinner and two drink tickets,
PLUS free round certificate valid at Tour 18, Longwood, Bear
Creek and Southwyck! (That's four free rounds!)