

The Credit Connection

August 2007



New President's Acceptance Remarks



I STILL CAN'T BELIEVE THIS IS TRUE! I guess reality is finally setting in. I AM your NEW International President.

My CPI journey started many years ago with the encouragement of my employer. He stated that he wanted to make an INVESTMENT in me and in MY future by supporting my involvement in CPI. So that VERY shy person started to develop into who I am today because of the networking, education and communications that CPI provided.

I chose INVEST IN YOUR FUTURE as my theme with the CLOCK as my symbol. TIME IS EVERYTHING—we need to make time and take time not only for ourselves but also for this organization.

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To the **International Past Presidents**: You are the inspiration of this organization. Your dedication, leadership, enthusiasm and passion of CPI inspire all of us. You have made an INVESTMENT in CPI.

To **District 5**: Thank you for your support and encouragement

over the years. Each of you in attendance tonight has been SO much help to me.

To **Mary Jo Mularz**: Thank you for coordinating the installation ceremony.

To the **Jackson (MI) CPI**: Thank you for your support and assistance over the years. My only regret is that none of you could be here. But I do know each of you is here in spirit with me tonight.

To **Sue Heusing**: Thank you for your support and creativeness in writing my installation and most of all for giving me the honor of being my installing officer.

To **Renee Bartkovich** and **Cindy Westenhofer**: Thank you for your fund raising efforts for my International Presidents Fund.

To **Dorothy Utley**: Thank you for your inspiration on my theme.

To **Susan Rancano**, my best friend's daughter: Thank you for designing my graphics.

To my Boss, **David Giesen**: Thank you for being you and for being a GREAT BOSS. Thanks for being so understanding and supportive of my CPI activities.

To my husband **Joe**: You will never hear me say thank you enough for your support. He is the greatest person. He is supportive, concerned, interested and involved in all of my CPI activities. He delivers me to the airport with support and encouragement; he is waiting for me when I arrive home tired, with no energy; and is

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always ready to get me motivated for the next day. I thank him for being a part of my life for so MANY years.

As the Installation stated, with any form of investing, there is an element of risk. This is true with CPI in membership recruitment and retention. As the market fluctuates so does the membership of our organization. Jobs, the economy, and personal responsibilities play a very important role when someone considers becoming a member of CPI and when members determine their level of involvement in CPI.

And then there are long-term growth or short-term gains in the market. YES, this means that, as members, we need to act immediately when opportunities arrive to add new members.

We need to be creative in making membership in CPI attractive to others. We also need to look outside the NORMAL market of CPI members and explore new resources for the future of this organization.

EDUCATION is an investment not only in ourselves but also in our communities and in others with whom we come in contact. With this come the networking skills to expand our circle of CPI.

We need to market and network with others. For example, when we partner with another organization in a community activity, we can talk about the benefits of CPI to that organization's members and invite them to join.

Communications is the key. Just as market statistics are posted, your CPI activities need to be noted in the

news media. Also make yourself available as a speaker in your community and be willing to provide services to other organizations in need. Most importantly, **BE AVAILABLE**.

Yes, I know this takes time but each of you has made an investment in yourself and CPI by attending this conference. And yes, it did take time out of your busy schedule to be away from your jobs and your families. But with the declining membership of great concern to this organization, we need each of you to **INVEST IN YOUR FUTURE** and the future of this organization by finding new markets for membership.

In the past years we have asked members to "Come Grow With Us" and to "Talk It Up." We have emphasized that "You Make a Difference" and, this past CPI year, we introduced you to "A Whole New Ballgame." Today, we

call upon you to "**Invest in Your Future.**"

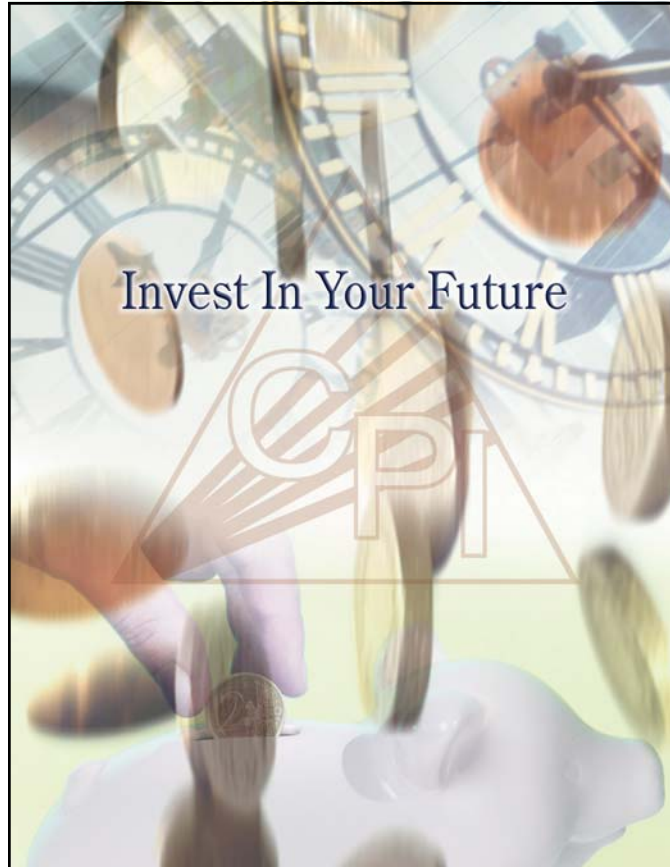
I am making a commitment to each of the members of CPI by investing myself, my knowledge and my resources for the future of CPI.

Would each of you please stand if you have this same commitment to this organization?

I applaud you and thank you for your support.

Thank you for this honor.

*Barbara Chapin, CCCE/MPCE
President 2007-2008*



TAKE THE TIME TO INCREASE YOUR MEMBERSHIP THROUGH EDUCATION NETWORKING AND COMMUNICATION

In the book entitled **MILLENNIUM MEMBERSHIP** by Mark Levin, we read about “How to attract and Keep Members in the New Marketplace”. He gives us ideas that can help retain members. I am sharing 12 this quarter and will give others later.

This list is not intended as a list of what to do or of the best ideas ever implemented—it’s just a list of options to consider when revising your association’s membership plan.

- 1. With the traditional welcome letter, send new members a thank-you note.** In addition to the regular new membership packet an additional letter gives you another chance to reiterate what a good investment the new members have made by joining.
- 2. Include networking tips in your newsletter or new member packet.** Survey results indicate that networking is a primary reason for joining and is one of the most important benefits to offer.
- 3. When using testimonials, include some from members who aren’t active but still feel membership is valuable.** If members feel as though the organization really understands their day-to-day challenges and is trying to help them cope with those challenges, they are more likely to join or renew.
- 4. Use “jeopardy marketing” to remind members of benefits.** Organizations can use a question when explaining the value of membership to prospects. For example, wouldn’t it be nice if, every month, someone brought to your door another form of continuing education and a place to find out about job openings?
- 5. Conduct focus groups by telephone, instead of asking people to travel to a central site.** Conference-call focus groups allow people to participate without traveling, and in the setting they prefer (home or office).
- 6. Give an incentive—such as a free gift—to members who renew by a certain date.** Many membership organizations offer prizes to members who recruit new members or to prospects who join during a designated period.
- 7. Have a renewal lottery—if members renew before a certain date they qualify for a drawing for a prize.** Lotteries are popular, and members might be encouraged to renew more quickly for the chance to win a specific prize.
- 8. Communicate successes to members regularly—don’t wait until the annual report.** Communicate with members whenever you have a story to tell.
- 9. Generate segmented and targeted renewal notices.** The benefits could change slightly depending on what category the member was

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GOVERNMENT NEWS

FEDERAL

Bill Seeks Credit Card Reform

U.S. Senators Carl Levin (D-MI) and Claire McCaskill (D-MO) introduced legislation in May to ban certain credit card billing and interest-rate practices that, some say, can deepen or prolong consumers' credit card debt. The bill would:

- Prohibit interest charges on any portion of a credit-card debt that was paid on time during a grace period.
- Limit penalty interest rate hikes to no more than 7 percent.
- Require that increased interest rates be applied only to future credit card debt, not to debt incurred prior to the increase.
- Prohibit charging interest on credit-card account fees, such as late payment fees and fees for going over the credit limit.
- Ban "pay-to-pay" fees for any form of payment, including mail, electronic transfer or phone.
- Require payments to be applied first to the portion of the account balance with the highest interest rate.
- Ban the practice of universal default, in which issuers raise interest rates for customers because they are late on payments to other creditors.

STATE

Delaware—The State General Assembly, in June, passed a bill barring insurers from denying coverage or setting premiums for new policies based exclusively on credit information. The bill, which was sent to the governor, also bans canceling coverage or raising the premiums of existing policyholders on the basis of credit information.

Nevada—In May, the state legislature passed a bill closing a loophole in the state's law that allowed payday lenders to charge annual interest rates of up to 900 percent.

New Mexico—The state has imposed new restrictions on payday loans, including a ban on renewals and rollovers and a waiting period between consecutive loans.

Oregon—In May, Oregon enacted legislation capping the annual interest rate on payday and other short-term loans at 36 percent.

Pennsylvania—The state legislature is considering a package of seven bills designed to tighten the state's lending market and crack down on the handful of nonbank, subprime lenders who prey on under-qualified and uneducated borrowers. A highlight is a bill that would establish a \$25 million fund to underwrite new mortgage assistance programs through the Pennsylvania Housing Finance Agency. The money would help homeowners restructure mortgages, reduce the difference between the loan amount and the home's appraised value, or pay the loans outright in favor of a new mortgage with better terms.

Other proposed bills would impose stricter licensing on individual lenders, real estate agents and appraisers; require the state to maintain a list of bankers and brokers facing discipline; and restrict prepayment penalties for subprime borrowers who are able to pay off their original loans early via refinancing.

NEWS BRIEFS

FDIC Reaches Out to “Unbanked”

The Federal Deposit Insurance Corporation (FDIC) has formed a national initiative to find ways to serve Americans who do not use banks. Called the Alliance for Economic Inclusion, the initiative is bringing together financial and community organizations in nine test markets to find ways to serve the “unbanked” population. The FDIC estimates that 28 million people in the United States do not have an account at an insured financial institution and 44.7 million are not fully served by the bank relationships they do have. Almost 45 million households rely on check cashing centers, money-wiring operations and payday loan outlets, where fees and interest rates are high, to cash checks, pay bills or borrow money. According to the Center for Financial Services Innovation, Americans spend at least \$10.9 billion on more than 324 million alternative financial transactions a year. The test markets are in Chicago; Baltimore; Los Angeles; Worcester, MA; Wilmington, DE; Kansas City, MO; Austin, TX; parts of Alabama; and the Gulf Coast.

Retailers May Be Weakest Link To Identity Theft

Some experts say retailers’ point-of-sale (POS) terminals make it easier to steal identities than do Internet transactions. That’s because most POS terminals collect and store all the information on the magnetic stripe of credit cards. In addition, retailers often configure their networks to use the Internet to transmit data and use a form of encryption considered not particularly strong. Credit card companies are pressuring retailers to comply with the Payment Card Industry Data Security Standard, which forbids the storing of magnetic stripe data on POS terminals. Visa is considering fining retailers who don’t comply.

TransUnion Offers New Type of Credit Report

Thanks to new “Thin File” credit reports from TransUnion, consumers with limited credit histories may no longer face rejection when seeking credit from retailers. Based on such data as payday loan information, rental payment histories, debit data and cellular payments, the “Thin File” reports will help lenders better assess the creditworthiness of previously unscorable consumers, TransUnion says. TransUnion has been collecting such data for years, in preparation for expanding into these markets.

When Your Credit Card Says “Enough” at the Pump...

Higher gas prices coupled with efforts to prevent credit card fraud are causing headaches for many consumers who just want to fill their tanks. Credit card companies, it seems, have long placed limits on the amount of each transaction at the pump. When the cap is reached, the pump shuts off. Pay-at-the-pump limits are \$75 for MasterCard customers and \$50 for Visa and Discover users. They vary for American Express and corporate card holders. Owners of some gas-guzzling vehicles are finding themselves “cut off at the pump.”

IRS Taxes Loan Forgiveness Amounts

With the downturn in the housing market, more and more homeowners are renegotiating their loans. Those whose lenders agree to modify their loans and forgive part of their debt may walk away feeling good but their joy, in many cases, will be short-lived. That’s because, when a creditor cancels personal debts, the IRS treats the amount forgiven as ordinary income, unless the taxpayer is insolvent or bankrupt. There is no escaping this because the creditors are required by law to report the loan forgiveness to the IRS.

Atlanta CPI Multi-Tasks For Credit Education Month



The members of CPI of Atlanta used a multi-faceted approach to celebrate Credit Education Month in March 2007. Here is what they did:

Past International President Carol Neal, CCBE/MPCE, and Joyce Dove, CCCE/MPCE, **presented a “Preventing Identity Theft” program** at a March meeting of the Golden Group at an area church. Approximately 100 persons attended.

Michele Rocher, MPCE, **put up a display of credit education materials** at her workplace, the office of Dr. Stephen Byrne.

Joyce Dove, CCCE/MPCE, **coordinated a Bridge Benefit** at the Bethesda Senior Center in Gwinnett and seven CPI of Atlanta members participated in the event, along with 57 other bridge players. They netted \$345 to be divided among the National Center for Missing & Exploited Children, the Credit Education Resources Foundation, and CPI of Atlanta.

CPI of Atlanta members **set up a Credit Education Month display** at a local Curves fitness center throughout most of March. An estimated 230 persons visited it. The Curves Marketing Director was so pleased with the information provided that she asked for more information to display in five other Curves locations. CPI of Atlanta will be keeping them supplied with literature for as long as they desire.

Carol Neal, CCBE/MPCE, **presented a workshop on “Finding Your True Colors”** to the staff at Dr. Stephen Byrne’s office.

Rhonda McKinney, MPCE, **arranged for a display of credit educational materials** for children and adults at a local elementary school.

Barbara Waters, MPCE, **assisted with a day-long open educational session** put on by Partners Funding Group for approximately 50 local loan officers in Las Vegas, NV. She provided information from SunTrust Bank, where she is an account executive, on obtaining and working with home equity loans.

Anthony Stroman **spoke to approximately 225 people on credit matters** during Credit Education Month. In Georgia, he spoke at parent meetings on finances, Prosperity Parties, a Financial Healing Seminar, a Financial Destination Bootcamp, and a Financial Workshop for high school seniors. He also made a presentation to Century 21 agents. In addition, he spoke at a Building Wealth conference in Illinois and at a networking event in Dallas, Texas.

Glennie Miles, CFCE, put her credit counseling background to good use **helping a couple make plans to re-establish their credit** and avoid foreclosure.

Anne Hammond, CCBE/MPCE, **placed a series of brochures on credit and money management** on the “literature table” at her PALS (Perimeter Adult Learning League) classes.

Amelia Brown, PCE, **volunteered to do English language tutoring with residents in a mostly Latino apartment complex** near her office. She pointed out that having better English language skills would be helpful in all phases of life, including understanding credit and how to establish it. She didn’t have any takers immediately but is still keeping the offer open.

Walk-A-Thon News

Great Falls CPI

Six members of the Great Falls (Montana) CPI participated in a Walk-A-Thon on a beautiful day in May. With the weather “just perfect,” they walked approximately four miles on the Rivers Edge Trail along the Missouri River. They raised \$351 and everyone had a great time.



Great Falls members relax after their four-mile Walk-A-Thon (standing left to right): Past President Jenni Grove, PCE; Kris Haflinger, PCE; Candace Head; President Tammy Bennett, PCS; Vice President Darla Hoover, PCA; and (seated) Debra Buck, PCS.

Atlanta CPI

Members of the Atlanta CPI substituted bridge for walking. They sponsored a Bridge Benefit at an area senior center and also held a SpringFest raffle. The two events raised \$575.

In addition, Atlanta CPI member Rhonda McKinney, MPCE, took advantage of her employer’s matching gifts program to double her donation to the Credit Education Resources Foundation.

Alamo CPI

“Why walk when you can bake?” say the members of the Alamo CPI in San Antonio, Texas. With eight CPI members and several other volunteers helping, they held a bake sale and raffle in early April, raising \$1,055 in just two hours.

Using an Easter theme, they raffled Easter baskets filled with donated items for children and adults. They also had bunny Easter cakes and cupcakes decorated with bunnies and spring flowers.

Other raffle items included San Antonio Spurs autographed pictures, other Spurs items, a razor cell phone, and a special birthday package that included a birthday party for the winner and 20 of his or her friends with a special visit from the Coyote, the Spurs’ team mascot. Altogether, they raffled off about 35 items.

Throughout the event, Alamo CPI members sold tamales, fruit cups and assorted cakes, cookies and brownies.

The employees of the San Antonio Federal Credit Union and the members of Alamo CPI donated all items for the event.

The event helped make the people of San Antonio more aware of CPI and the National Center for Missing and Exploited Children.

Charlotte CPI

Members of the Charlotte (North Carolina) CPI participated in both state and district Walk-A-Thons. They raised \$185.

Gut Check: The Power of Customer Focus Groups

By Boyne McHargue

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In his 80's and crotchety, W. Edwards Deming approaches the platform. Here in a Washington D.C. hotel ballroom, over 600 executives and military brass have innocently gathered for what becomes four days of intensive brow beating. Hour by hour, Dr. Deming bemoans the plight of the country's commitment to excellence and challenges the attendees to raise the bar in their own organizations.



With his tall frame stooped above an overhead projector, America's quality guru displays a transparency of a hotel guest satisfaction survey—possibly one from the very hotel hosting the conference. Deming, slowly removing the cap from his marker, pens the following question at the bottom of the survey for all to see:

“How do you like our hangers?”

Supplying his own answer, he simply writes:

“I don't.”

In his best seller *Customers for Life*, automobile retail giant and CEO Carl Sewell states the following: “Ask your customers what they want, and then give it to them.” Sounds easy enough. Yet, many organizations don't really know *how* to ask.

What do your customers think? What do they see? What would they appreciate? How would you know? Written surveys and call centers both provide limited views of your customer's real passions, thoughts and feelings.

Want a clear, unvarnished, up to the moment picture of how you are really doing? Think you are up to the gut check of face-to-face feedback from your clients or guests? *Host a customer focus group.*

There is nothing like the raw, unfiltered emotion of personal feedback from those buying your products and services. Remember, they have as much to gain from your improvements as you do.

Here are several factors to consider for holding an effective customer focus group:

1. *Chose participants at random.* Don't fall for the temptation to stack the deck with customers who will tell you only what you want to know. Use a tamper-proof process to invite your attendees.
2. *Leave time for open, unstructured customer comments.* Yes, an outline of desired questions to follow is helpful. But some of the best feedback and ideas for improvement will come from the free-flowing conversations near the end of your session.

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LIVING MEMORIALS AND CONTRIBUTIONS

MEMORIAL—A lasting tribute to the memory of a deceased relative, friend or CPI member.

SALUTE—A thoughtful way to remember achievements, special occasions, birthdays, anniversaries, to say “Thank You” or to give recognition for an event that is special to you.

CONTRIBUTION—A monetary donation given by an individual or group to support the activities of Credit Professionals International or the Credit Education Resources Foundation.

All donations are entered into our permanent memorial record. An acknowledgement, without reference to the amount of the gift, is sent to the person you designate.

The memorials and contributions listed below are those received since the last issue of *The Credit Connection*.

LIVING MEMORIALS

Enclosed is my contribution to:

____ Credit Professionals International
____ Credit Education Resources Foundation

____ Memorial ____ Salute ____ Contribution

Salute:

Name of honoree _____

Occasion _____

Address of honoree _____

Memorial:

Name of Deceased _____

Please notify:

Name _____

Address _____

Relationship _____

Contribution from:

Name _____

Address _____

Send donations to: 525-B N. Laclede Station Road, St. Louis, MO 63119.

LIVING MEMORIALS

In Memory Of:

Given By:

Cheri Coles
(Past President of
Illinois Sub CPI)

Martha Philip, CCCE

Lorraine Watkins, CCCE
(Past President District 7&9)

Mary Nebeker,
CCCE/MPCE

Laverne Cortright, CCCE
(CPI At-Large Member)

Betty Gleaton
Nona Ellzey, MPCE

George Wood
(Father of Becky Greene, MPCE,
Past President, CPI District 3&4)

CPI District 3&4

Elizabeth Chaffin
(sister of Sarah L. Hill,
a CPI member)

Glennie Miles, CFCE,
Carol Neal, CCBE/MPCE,
Michele Rocher, MPCE
Joyce Dove, CCCE/MPCE
Anne Hammond,
CCBE/MPCE

LIVING MEMORIALS (continued)

In Memory Of:

Given By:

Jeff Fender
(husband of Diane Fender,
District 12 past president)

Martha Philip, CCCE



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3. *Lead the session yourself.* Many PR and ad agencies will want to manage this process for you. However, the most effective sessions occur when you or your key leaders are front and center in the meeting. Of course, this assumes you have an in-house moderator who will not become defensive or brush aside customer recommendations. The focus group leader is to simply facilitate and listen.

Certainly there are other considerations such as length of sessions, day of the week and time of day, frequency, whether or not to tape the sessions, whether to provide gifts for your guests' participation, etc.

But make no mistake. Focus groups are not for the faint of heart. If you honestly feel your leadership team is still in the "playing around" stage when it comes to receiving feedback, tread lightly here. Unless, of course, a good jolt is just what the doctor ordered.

The key question is this: Are you willing to take a hard look in the mirror? If so, consider the unfiltered truth that focus groups can deliver. Besides, your customers know you better than anyone.

For more than 20 years Boyne McHargue has helped develop leaders and organizations. For information on focus groups as well as Boyne's consulting and speaking practice, visit www.aplayersonline.com or email him at boyne@aplayersonline.com



DON'T MISS THIS ANNUAL CONFERENCE CREDIT PROFESSIONALS INTERNATIONAL

JUNE 5-8, 2008

Albuquerque New Mexico

Hosted by

Las Madrugadoras CPI

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in and what successes applied to people or companies in that area.

10. **Send a special certificate of thanks to first their renewals.** Saying thank you gets members second year off to a good start.
11. **Identify and recognize members with the most tenure.** Recognition for long-time members need not be expensive or elaborate. The fact the recognition is given is what matters.
12. **Identify at least four specific contacts to make with first-year members that are above and beyond the norm.** These additional contacts may take the form of phone calls, faxes, special newsletters, and so on.

*By Esther T. Brinkley, CA/MPCE
International First Vice President*

CPI Now Accepts PayPal Payments

CPI now offers members the option of paying dues, certification fees, jewelry and merchandise purchases, newsletter subscriptions, memorials/salutes, and ads for the Education Manual and *The Credit Professional* magazine online via PayPal.

It is easy to do. Just go to the website's main page, click on "Site Contents," and look for the PayPal section in the top right corner. Before doing this, however, read these important instructions which must be followed.

Dues—At-Large and Direct members can go to the CPI website to pay dues. Other members must pay dues through their local association but the treasurer of each local can forward members' dues to International via PayPal.

Certification—Certification fees are listed on the certification application form available on the CPI website. The certification application needs to be sent to Nona Ellzey, MPCE, whose contact information is given on the form.

Jewelry Orders—Due to rapid fluctuations in the price of gold, it is necessary to contact Nona Ellzey, MPCE, (fax/phone: 601-372-7931; e-mail:

nonacpi@bellsouth.net) to obtain the total price before using PayPal.

Merchandise Orders/Newsletter Subscriptions/Manual and Magazine Ads—See the CPI catalog online for merchandise prices and the order form. There are no shipping charges on merchandise orders. See the subscription form on the website for pricing. See the ad rate sheet on the website. When paying with PayPal, you still need to mail, fax (314-961-0040) or email (creditpro@creditprofessionals.org) your order to the Corporate Office for processing and fulfillment.

Memorials/Salutes—When making these donations via PayPal, be certain to notify the Corporate Office by mail, fax (314-961-0040) or email (creditpro@creditprofessionals.org). Be certain to specify if your donation is to CPI or the Credit Education Resources Foundation.

CPI no longer accepts credit card payments directly but members can pay with a credit card through PayPal.

CPI Member Spotlight

Past International President Terry Rowe, CCCE/MPCE, of Twin Falls, ID, recently spearheaded A Day for Kids project that offered children in the community hours of great fun, provided parents with safety advice and helped raise money for the Children's Miracle Network.

Terry, who is regional branch manager for the Pioneer Federal Credit Union (PFCU), organized the event. She thought of everything from the tops (Mayoral proclamation and city council endorsement) to the bottoms (port-a-potty donations), and everything in between.

More than 500 kids showed up for the three-hour event and the first 50 received bike helmets from Terry's employer. The kids participated in a bike rodeo; explored a fire truck and tried out a police car sirens, filmed their own Kindervision safety video, dunked local radio announcers, ate lots of junk food and enjoyed entertainment by a couple of clowns.

Six local radio stations broadcasted from the event and sponsored a "battle of the stations" to raise money for the Children's Miracle Network.

Terry and her crew of PFCU employees have already started planning for next year's event, which promises to be bigger and better.



www.usaweekend.com/diffday

**a joint project of the Credit Professionals International
and Credit Education Resources Foundation Marketing Committees**

What is Make A Difference Day?

Created by USA Weekend Magazine and co-sponsored by the Points of Light Foundation, Make A Difference Day is an annual event that takes place on the fourth Saturday of October. It is now the most encompassing national day for helping others—a celebration of neighbors helping neighbors. Eleven local CPI associations and 25 individual members participated in 2006. Let's double our participation this year and see every District represented.

Why is Credit Professionals International endorsing this?

This is a win/win situation for us. We can have a positive impact in our communities, and also gain recognition for CPI and the Foundation. And there's even the possibility of a cash award. Paul Newman, who donates all after-tax profits from sales of Newman's Own products to educational and charitable purposes, donates \$10,000 each to ten selected projects. These ten honorees, plus hundreds of local honorees, will be spotlighted in the April 2008 issue of USA Weekend during National Volunteer Week, and on the USA Weekend website. CPI members already make a difference in their communities. Now we have an opportunity to increase our impact and visibility at the national level.

What do I have to do?

All you have to do is help someone else on the next Make A Difference Day, Saturday, October 27, 2007, and then send a report on your activity to Project Coordinator Carol Neal, Foundation Marketing Chairman, by November 3, 2007. She and CPI Marketing Chairman Pat Bivens will pull together all the stories from CPI members and local associations around the nation and send our one combined entry in to the magazine. Let Carol know by September 1, 2007, what you are planning to do, and we might be able to get you included in a USA Weekend Cover story featuring planned projects and arrange for local volunteers and media coverage for your event, another incentive to participate and more great publicity for CPI and your local association!

See the enclosed flyer or go to www.creditprofessionals.org for rules and project suggestions.

Contact Carol Neal at NCDNeal@aol.com or 770.754.3165,
or Pat Bivens at patriciabivens@yahoo.com or 757.463.7872 if you have questions.

Remember, Make a Difference and "Invest in Your Future"
on October 27, 2007!