

Why Join?

Here are 5 specific ways membership can benefit you:

1. You'll stay up-to-date easily.

Your membership gives you an arsenal of tools to follow the changes, technology and news affecting your profession—delivered in a variety of channels that meet your busy lifestyle.

2. You'll see what's working and what's not.

Your membership brings you data from fellow professionals who share the best ways they perform the credit and collection function, along with solutions and guidance for almost any kind of problem.

3. You'll deepen your mastery of the field.

Your membership gives you analysis of domestic and international developments on topics such as: credit, collections, billing, accounts receivable, bankruptcy, legal issues, preferences, working with sales, making customer visits, salary and career information, DSO numbers, credit scoring, technology, EDI, XML and much more.

4. You'll get practical benchmarks, best practices, policies and procedures.

Your membership arms you with our research, guides and yearbooks that offer best-in-class benchmarks, best practices and policies for all parts of the credit and collection function. Our webinars provide timely and cost-effective ways to ensure that your entire department is up to speed on critical issues.

5. You'll save time and money.

Instead of searching all over the web for what you need, you'll have indispensable, clearly organized content at your fingertips. Your membership is backed by our Full Money-Back Refund Policy. You risk nothing!

IOFM: A Trusted Source for Key Personnel

Join your colleagues from quality organizations including:

AARP ■ Air Products and Chemicals Inc. ■ Alcoa Inc. ■ Amerisource ■ Anchor Packaging ■ Arrow Electronics ■ Baxter ■ Bayer Corp. ■ Bic Corporation ■ Black & Decker ■ Boston Scientific Corp. ■ Cablevision ■ Cincinnati Machine ■ Coca-Cola ■ Cooper Tire & Rubber ■ D&B ■ Diebold ■ DirecTV ■ Dole ■ Haggar Clothing ■ Harmon Music Group ■ Hasbro Inc. ■ Helzberg Diamonds ■ Infinite Energy ■ Kawasaki Motors Corp. ■ Lexisnexis ■ Los Angeles City DWP ■ McGraw-Hill Companies ■ Mohawk Carpet ■ Oppenheimer Companies Inc. ■ Pella Corporation ■ Potash Corp. ■ Random House Inc. ■ Sandvik Coromant ■ Schreiber Foods ■ Sysco Corporation ■ Tecumseh Products ■ Tiffany ■ TNT USA ■ Urban Outfitters Inc. ■ U.S. Dept. of Commerce ■ US Filter ■ William Wrigley Jr. Company ■ Zimmer ■ and many more.

*Shouldn't **your** company be here?*

Take the Next Step

Membership gives you a strategic advantage over your colleagues and competitors. Invest in your career by enrolling now and pocketing significant savings. Don't delay. Use one of the convenient reply options and enroll today!

4 Easy Ways to Enroll

- 1 Send back the Membership Invitation in the enclosed postage-paid envelope.
- 2 Call (203) 889-4977.
- 3 Fax your request to (203) 622-1738.
- 4 E-mail: customerservice@iofm.com

IOFM iofm's
INSTITUTE of FINANCE
& MANAGEMENT

100%
Money-Back
Satisfaction
Guarantee

IOFM iofm's
INSTITUTE of FINANCE
& MANAGEMENT

Announcing a Risk-Free Membership Service for Credit, AR and Collections Professionals That:

- Delivers practical advice, vital industry news, analysis and updates conveniently
- Advises you on compliance, technology and collection issues
- Arms you with practical tools and best practices
- Saves you hundreds, even thousands, of dollars
- and much more



A New, Better Way To Manage Your Career

Are you grappling with overdue AR and bad debt? Is your DSO too high compared to your competitors? Do you need to improve your international collections?

As a professional in the credit and collections industry, you face an endless series of concerns. Not only that, but more is asked of you these days than ever before.

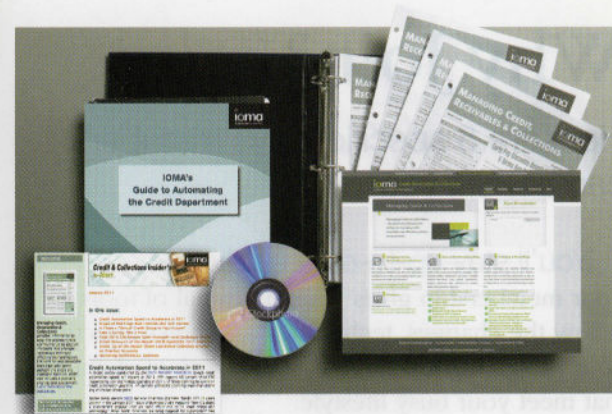
That's why at IOMA's Institute of Finance and Management, we've expanded our services to provide you with the tools, support and expertise to do your job and manage your career in an efficient, economical way.

With your membership in the Institute, you'll get *Managing Credit, Receivables & Collections*, the authoritative monthly newsletter—and a whole lot more.

Membership Benefits

More than half of what credit professionals do or need to know has changed in just the past few years. As a member, you'll manage change deftly with these tools and resources:

- *Managing Credit, Receivables & Collections*, the monthly newsletter sent by mail and also available online, with complete access to the archives
- **Unrestricted access to the membership website**, with news and blogs from credit and collections experts ▪ weekly briefings, features and analysis ▪ video segments ▪ white papers, benchmarking, research and reports ▪ alerts for upcoming events, webinars, conferences and training seminars ▪ Ask The Experts ▪ and much more
- *Credit & Collections Professional's Tool Kit*: The online "go to" source for dozens of key benchmarks, best practices, sample forms, checklists, policies, memos to management and customers, how-to guides, AR glossary, vendor reviews, Excel calculators and other tools for managing credit, AR and collections



- *Special Report: Guide to Automating the Credit Department*: A practical guide to what you can automate, credit decisioning systems, e-invoicing and e-payments, AR imaging, credit/ERP functionality, RCM, and EFT
- **eAlerts** with late-breaking updates on regulations, studies and news, plus free downloads, tips, prizes and much more
- **Discounts** on conferences, webinars, recordings and research reports
- **Free access to select audio recordings** of credit and collections webinars that you can download as podcasts
- **Participate in member-only regularly scheduled conference calls**

100% Money-Back Guarantee

Empowering you to excel in your career is our prime goal at IOFM. If you ever become dissatisfied with our services for any reason, you can cancel your membership at any time and get all your money refunded, even if you cancel in the last month. (Applies to full one-year membership terms only.) You may also switch your membership to a six-month or month-to-month term at any time by contacting us.

IOMA's Institute of Finance & Management (IOFM): A History of Service

For over a quarter of a century, IOFM has been the leading membership and educational organization for credit, collection and AR professionals.

To become a member or to get more information about IOFM's other products and services, please contact:

IOMA's Institute of Finance & Management

1 Sound Shore Drive, Suite 100 • Greenwich, CT 06830
Tel (203) 889-4977 • Fax (203) 622-1738
www.iofm.com • customerservice@iofm.com