

Business Credit News

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**MAY 2016 Chairman: Terry Ludzenski
Holt Cat**

“DOES YOUR TITLE REFLECT YOUR POSITION?”

By: David Balovich

Am I the only one confused by the job titles given to those in our profession? What is the difference between credit representative, credit analyst, and credit manager? It seems that in the majority of companies there is no real difference it is whatever the company chooses it to be. Is there any difference between a credit representative and a senior credit representative?

I would think there should be but it does not seem to be the case. Should a credit representative be compensated as much as a credit manager? I reviewed the job titles and descriptions of the offerings through the Robert Half agency in the recent edition of "Business Credit" the magazine published by the National Association of Credit Management. It totally confused me.

There was a position for a collection manager, responsible for collecting the A/R and reporting to senior management, the compensation was reported to be 60K. There was a credit and collection representative responsible for credit investigation, credit approval & collections; the compensation was reported at 45K. There was a retail credit position in which the organization wanted commercial experience with a reported compensation of 80K.

How about the credit manager position, requiring a CCE credential and only asking for three years experience? Have the standards for obtaining the CCE been lowered since I received the designation back in 1979? Now before you begin e-mailing me, I realize compensation has a lot to do with geographic area, size of the company and number of accounts. But, really why can't titles and responsibilities be standardized.

We speak of credit & collections as a profession but the reality is the majority of those in credit and collections meet one of the following: One person operation with other responsibilities other than credit & collections and compensation is less the 50K annually.

Job descriptions, titles and compensation are not going to change unless we in the profession create the titles and responsibilities in written form and present them to management and human resources.

***** **MAY 2016** *****

Day	Date	Group	Location	Time
Tues	3	Austin Construction	Texas Land & Cattle, 6007 N IH 35 & Hwy 290, Austin TX	11:30
Tues	10	Coastal Bend Group	*** ATTENDING SW CREDIT EXCHANGE MEETING ***	
Wed	11	Rio Grande Group	*** ATTENDING SW CREDIT EXCHANGE MEETING ***	
Thurs	12	SW Food Credit Group	Las Palapas, 4802 Walzem Rd, San Antonio TX	11:00
Tues	17	Austin Construction	Texas Land & Cattle, 6007 N IH 35 & Hwy 290, Austin, TX	11:30
Wed	18	Victoria Credit Group	Sky Restaurant, 236 Foster Field, Victoria TX	11:30
Thurs	19	Austin Ad Media	Phone Conference Meeting 1-800-791-2345	2:00
Thurs	19	Fuel & Lube/Heavy Eq.	Phone Conference Meeting 1-800-791-2345	2:30
Thurs	19	HVAC Credit Group	Texas Air Products, 11122 Gordon San Antonio TX	11:30
Fri	20	SW Electrical Group	The Onion Creek Country Club, Austin TX	11:30
Tues	24	SA Construction	Las Palapas, 4802 Walzem Rd, San Antonio TX	11:30
Wed	25	Laredo Credit Group	Phone Conference Meeting 1-800-791-2345	2:00

“THE ONE STOP-SHOP”

INDUSTRY CREDIT GROUPS

CREDIT INFORMATION SERVICES

- NACM Business Reports
- Experian Business Profile Reports
- Experian Small Business Advisory Reports
- Experian Commercial Intelliscore
- Experian Small Business Intelliscore
- Experian Trade Payment Guides
- Consumer Reports
- D&B Business Information Reports
- D&B Payment Analysis Reports
- Creditel Canadian Reports
- Creditel International Reports

LEGAL SEARCH

- Business Legal Listing
- On-Line Legal Search

EXPERT WITNESS

BUSINESS CONSULTING

COLLECTION SERVICES

- Worldwide Collection
- Pre Collection

RECEIVABLE MANAGEMENT

CREDIT EDUCATION

- Courses
- Seminars
- Workshops
- Conferences
- Certification Programs

EMPLOYMENT SERVICES

- Employment Resume Referral

ADJUSTMENT BUREAU

- Out of Court Debtor Rehabilitation
- Ext. of Time & Composition
- Settlement
- Assignment for Benefit of Creditors
- Plan Administrator
- Disbursing Agent

To get started using these services contact NACM of Texas at (210) 225-7106 or 800-256-5306

NACM COLLECTION SERVICE

Our collections staff is willing and certainly able to take on those tough, overdue accounts to which you've been devoting too much of your valuable time. We act promptly, personally contacting the debtors on the same day we receive your accounts. We are equal opportunity collectors, that is, no matter where your debtors live in the nation or who they are, we will find them and collect. In cases where we don't collect, we charge no fee, albeit we do so grudgingly.....we don't like failure. For your protection, all funds collected are placed in trust accounts. Also, all employees and attorney's are bonded. When you hit that wall in your collection efforts, give us a call at (210)225-7106 or you can fax your problems to us at (210)225-1777.