

Dear Valued Clients:

In these challenging economic times, we understand the vital role that good credit has in every business's ability to gain access to much needed capital. We know that many firms today, both large and small, have had to rely on personal lines of credit to buy inventory, supplies, or even meet payroll. As a commercial trade supplier, we want to do our part to contribute to the economic recovery, and that means helping valued clients like you get the credit you have earned and deserve.

As part of our own efforts to stay ahead of the curve, we are active members of the National Association of Credit Management (NACM). NACM exists to promote honesty and integrity in credit transactions and to foster and facilitate the exchange of commercial credit information among trade creditors, without which the economy (and likely both of our businesses) could not exist.

In thirty (30) days, we will begin reporting all open and paid account balances to NACM as part of our membership agreement. This information will become part of your commercial credit history and may be accessed by your existing and future creditors—those within our industry and others such as banks, leasing companies, service providers, transportation companies, advertising or construction firms, etc.

The reporting of your payment record will help your company build and maintain a strong credit history in a database that is instantly accessible to NACM members worldwide. NACM is the go-to source for information in our industry—and in many others. We believe this will reduce delays when your firm applies for credit with other suppliers and lenders in the future, and will in fact help you obtain additional credit and capital, supporting the growth and stability of your business and ultimately our relationship as well.

Please take this opportunity to review the enclosed list of invoices. In 30 days, any past due balances will be reported to NACM.

All payments made before the initial reporting will reflect favorably.

Thank you for your support and your continued business!