National Agri-Business Credit Group
Come Prepared!

Keeping in mind that we will discuss **factual and historical information**, the following are ideas to help you determine what information to bring along to help facilitate group discussion.

The Vice Chair will lead the account discussion reading the inquiry name, city, state, and inquiring member number.

Typically, the Inquiring member will start the discussion on each account. If the account is a "House" account then the member with the highest balance will start the discussion. Members should state their member number, company name and their name when relaying information verbally to the group.

- ✓ **Credit & Collection Notes**
  - key contacts, phone numbers, and/or email addresses
  - key information
  - company history
  - background
  - general operation info
  - recent special events
  - pay history - average number of days to pay or typical days beyond terms
- ✓ **Credit Reports**
- ✓ **Financial Statements**
  - **NEW Financials Column – Indicate if you have Financials statements, several options available. If you do not enter anything the field will be left blank on the report.**
  - Are the financials current? If not current, provide date they were requested.
  - How did you receive them (mail, visit, etc.)?
  - Did you have to sign a confidentiality agreement to view or receive the statements?
  - Audited or not?
  - Any footnotes?
- ✓ **Trends and key changes in business and/or management**
  - Letters, emails, newspaper & magazine articles
- ✓ **Do you have any security / guaranty / notes?**
- ✓ **Have you made any customer visits?**
  - Date and any notes
- ✓ **Payment Changes or updates since you submitted your meeting experience**

Overall, plan to discuss trends, recent problems, changes both positive & negative, and explanations for any the recent trending.

Under **NO** circumstances do you let any customer or sales staff know what accounts will be discussed at the credit meeting. Any information received at the meeting **CANNOT** be shared with the customer or the sales staff.

If you bring any handouts, allow space for a 3-hole punch.

SEE YOU AT THE MEETING!