

# PRINCIPLES OF BUSINESS CREDIT

Business Credit Principles is a 10-week course that provides a fundamental understanding of business credit procedures and policy. This class will also give students information about credit investigation and evaluation along with an overview of legal issues affecting the extension of commercial credit.

## The following topics will be covered:

- Credit in the business world
- Credit in the company
- Organizing the credit department
- The legal environment of credit
- Credit policy and procedures
- Terms and conditions of sale
- Negotiable instruments
- The legal forms of business
- The uniform commercial code
- Credit investigations
- Know your customer
- Making credit decisions
- International trade
- Financing and business insurance
- Business credit fraud
- Credit availability decisions
- Customer visits
- The credit-sales partnership
- Out-of-court settlements
- Bankruptcy code proceedings

### Instructor

Ron Sereika, CCE, CEW  
Credit Manager, Coopervision, Inc.

## REGISTRATION FORM

### Dates

Wednesdays, January 13 – March 17, 2010

### Time

6:00 – 9:00 p.m.

### Location

Schlegel Systems  
1555 Jefferson Road  
Rochester, NY

### Cost

\$425, member (plus \$64 textbook fee)  
*Only two coupons are valid.*  
\$850, non-member (plus \$128 textbook fee)

Name \_\_\_\_\_ Member # \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_

**Check**—Payable to NACM Upstate New York and mail to: 3005 Tollview Drive, Rolling Meadows, IL 60008

**Credit Card**—For security reasons, please do not fax your credit card number. Fax this registration form to 636-680-9219, and call Kathy Berendsen at 847-483-6410 to make your payment.

**All payments must be received one week prior to class start date.**

Cancellation Policy: Cancellations must be received in writing, via fax e-mail or mail, no later than two weeks prior to the event date to qualify for a full refund. Cancellations received later than two weeks prior to the event date do NOT qualify for a refund of registration fees. Sorry, phone cancellations cannot be honored. A 20% surcharge applies to registrations received after January 11, 2009. For more information, please e-mail [info@nacmmidwest.org](mailto:info@nacmmidwest.org).



**FAX THIS FORM TO 636-680-9219. PLEASE USE THIS REGISTRATION FORM AS YOUR INVOICE.**