

# COLLECTION PRINCIPLES

## “WHY WE CONTINUE TO HAVE DEBTORS”



### UPCOMING WEBINAR

» **David Balovich  
Holt Cat**

**Tuesday, Jan 11, 2022  
9:00 - 10:00 AM CST**

### ATTENDANCE FEE

» \$65 NACS members.

» \$79 all others.

Each remote location will be charged a fee to join the program. Unlimited attendees calling from a single connection will be charged just one fee. Discounts given for 5 plus lines joining the Webinar. Call BCMA for details.

### REGISTER NOW AT:

[wcacredit.org/webinar-seminar-registration](http://wcacredit.org/webinar-seminar-registration)

Internet Explorer is not supported when registering online. Kindly use an alternate browser.

Contact BCMA/WCA if you do not receive a confirmation that includes access instructions and the handouts 2 days prior to the Webinar.



Continuing Professional Education  
1 CPE Unit & CPU Unit

[www.creditsociety.org](http://www.creditsociety.org)

*Your experience matters —  
Accreditation makes the difference*

In this fast-paced hour devoted entirely to successful collection techniques; creditor, educator, author, former business owner and occasional debtor, David Balovich discusses the numerous collection techniques available, past, present, and future and the reason for their successes and failures.

- » Learn both the common sense and creative remedies available when dealing with customers and the causes for non-payment.
- » Learn how collecting begins with the receipt of the applicants credit application and the methods available to ensure prompt payment.
- » Learn when the customer purchase order terms is not a valid excuse for the customer to pay beyond your terms of sale.
- » Learn the four objectives in collections.
- » Learn why contacting the customer when the invoice is past due is the biggest mistake most collectors make and sours their relationship with the customer.
- » And more.....



**Meet your Speaker:** David Balovich is presently the Northern Region Credit Manager for Holt Cat, the largest Caterpillar dealer in the United States. Prior to assuming his present position with Holt, David operated a successful credit consulting and training business for over 25 years. David attained the CBF designation from the National Institute of Credit and was the first Texas recipient of the ABCE (CCE) designation from the NACM. David is the co-author of Credit & Collection Policy and Procedures for Small to Mid-Size Business and is adjunct faculty in the Dallas Community College system.

### WEBINAR REGISTRATION

“WHY WE CONTINUE TO HAVE DEBTORS” | Tuesday Jan 11, 2022 | 9:00—10:00 AM Central Time

NAME \_\_\_\_\_ EMAIL ADDRESS \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_ CITY/STATE/ZIP \_\_\_\_\_

TELEPHONE CALLING INTO WEBINAR FROM \_\_\_\_\_

Method of Payment (Non members are asked to prepay):

Invoice my Company \$ \_\_\_\_\_ (NACS Members Only)

Check Enclosed \$ \_\_\_\_\_

Credit Card (Please contact BCMA/WCA at (262) 827-2880)



A credit/refund will only be given for cancellations received 5 business days prior to the session.

Please mail your reservation to the Association address listed below, or register online  
[wcacredit.org/webinar-seminar-registration](http://wcacredit.org/webinar-seminar-registration).

For more information, contact:

The Business Credit Management Association | Wisconsin Credit Association  
PO Box 510157 | New Berlin WI 53151  
(262) 827-2880 | [www.wcacredit.org](http://www.wcacredit.org)