

2008 PEOPLE IN THE NEWS



Chris Monreal, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in January. Ms Monreal has over 18 years of experience in business credit, collection, accounts receivable & accounting. Chris has a Bachelors degree in Business Administration from the University of Wisconsin – Milwaukee.

Cynthia Smeester, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in January. Cindy has over 25 years of experience in accounting, credit, collections & customer service. Ms. Smeester has an Associates Degree in Accounting from Northeast Wisconsin Technical College.



Renee Jastrow, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in January. Ms Jastrow has over 30 years of experience in business credit, collection, accounts receivable & accounting. Renee has an Associate Degree in Accounting from the Northeast Wisconsin Technical College.

Penny Conaty, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in January. Ms. Keen has over 13 years of experience in business credit, collection, accounts receivable & consumer finance. Penny has also served her Country in the United States Air Forces & attained the rank of Sergeant. Penny is currently Chairwomen-Elect of the Business Credit Management Association.



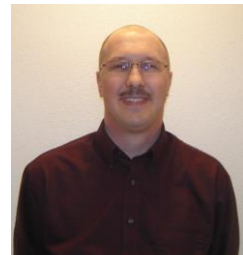
Kathy Pickl, has earned the professional designation of Certified Credit Professional (CCP) in January. Kathy has over 8 years of experience in business credit analysis, collection & customer service. Ms. Pickl has an Associates Degree in Business Administration Credit from Northeast Wisconsin Technical College.

Sandra Lindvall, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in January. Sandra has over 30 years of experience in Credit, Collection & Finance. Ms. Lindvall has also earned Certification from RMA as a professional Banker & Certified Loan Professional.



Kristine Vogel, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in January. Ms. Vogel has over 19 years of experience in Managing Accounts Receivable, Sales & Credit & Collections. Kris received her Associate Degree from U.W. Sheboygan & her Bachelors degree in Business Management & Communications from Concordia University.

Stu Sturzl, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in March. Mr. Sturzl has over 16 years of experience in commercial finance, business credit, collection & accounts receivable. Stu is accredited by the Financial Professionals as a Certified Cash Manager (CCM). Stu has a Bachelor of Science Degree from The University of Wisconsin - Whitewater in Business Finance.



Adriana Sertich, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in March. Ms. Sertich has over 19 years of experience in banking, credit & collections, & deduction resolution. Presently responsible for co-managing a portfolio of \$4 million in international & \$4 million in U.S. accounts in her role as Supervisor of Corporate Credit, Adriana also serves as Chairperson of the Board of Directors for the Business Credit Management Association. Ms. Sertich received her Bachelor of Arts in Accounting from Northern Michigan

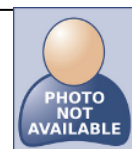
University.

Sharon Hildebrand, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in August. Ms. Hildebrand has over 30 years of experience in business credit, collections & accounts receivable, accounting & customer financial services. Sharon is originally from Sheboygan, was awarded the CBA in July 2001 & attended UW Sheboygan.



Janet Elliott, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in August. Ms. Elliott has over 15 years experience in A/R Supervisor, Senior Credit Analyst, Accounts Receivable & Collections. In addition to earning her Paraprofessional Diploma in accounting from Robert Morris College, Janet has completed several other College credits.

Renee Ruhland, has earned the professional designation of Certified Credit Professional (CCP) in August. Renee has almost 20 years of experience in collections & A/R.



Dawn Hopfensperger, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in December. Ms. Hopfensperger has over 14 years experience in accounting including administrative support, office management & as a co-owner of a small business. Dawn has a Bachelor of Science Degree in Education from the University of WI-Oshkosh

Richard VandeSand, has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in December. Mr. VandeSand has over 20 years experience in credit management, collections & customer service. Richard received his Bachelor of Science & Business Administration Degree from the University of Wisconsin Parkside. In addition, Mr. VandeSand has served as chairmen in industry groups that he has been an active member of over the years.



Ted Smits has earned the professional designations of Certified Credit Professional (CCP) & Certified Professional Collector (CPC) in December. Ted has over 36 years of experience in corporate credit management. Mr. Smits received his Bachelor of Science in Business Administration from University of Wisconsin – Green Bay.