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IOWA PLUMBING HEATING ELECTRICAL & CONSTRUCTION INDUSTRY CREDIT GROUP (The Iowa PHEC Credit Group)

Sponsored and Administered by the Business Credit Management Association – Wisconsin Credit Association
Leaders in Administration of Credit Interchange Groups

WHAT COMPANIES WILL BENEFIT FROM THIS GROUP?

Group members, in most cases, are from like industries and more importantly, sell to common customers. Companies selling to common customers receive benefits from sharing accounts receivable information. The PHEC Credit Group Members are manufacturers, wholesalers and/or distributors of:

- Plumbing & hydronic heating equipment & supplies
- HVAC equipment & supplies
- Electrical apparatus and equipment
- Wiring Supplies
- Electrical fittings & construction material
- Lighting fixtures
- Piping & industrial supplies
- Well equipment & supplies (pumps, pipes & fittings)
- Industrial Supplies
- All other electrical, plumbing, heating and air conditioning equipment

WHAT ACCOUNTS ARE DISCUSSED IN THIS GROUP AND WHOM WILL I RECEIVE TRADE INFORMATION ABOUT?

Members will discuss credit worthiness and payment habits of subjects of mutual interest. Although other types of subjects can be discussed, this Group's primary customer base include:

- Plumbing, heating & air conditioning contractors
- General & industrial building contractors
- Electrical contractors
- Electrical work contractors
- Well drillers & pump installers
- Builders & industrial companies
- Utilities & municipalities

FOR MORE INFORMATION CONTACT

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A FORUM FOR CREDIT PROFESSIONALS

Its purpose to share accounts receivable information that is of common interest to the group members, plus

- ▶ An exchange of factual payment experience shared by creditors selling to mutual customers
- ▶ Peer discussion of industry and credit related topics, concerns, and solutions
- ▶ Customer reports developed for use in evaluation of customers' trends, payment history and credit worthiness
- ▶ Established network of your peers, priority referencing with confidence
- ▶ Priority 24-7 access to online Internet based group and credit reports for referencing instantaneously your customers' payment experience
- ▶ Meetings and the exchange of information strictly monitored by an association professional who conscientiously observes and adheres to antitrust laws concerning credit group business

You cannot afford to be left alone in your industry without the assistance a Group provides! Your decisions are an integral part of your company's profitability. Groups have proven themselves to be an effective management tool, a sophisticated and dynamic source for confidential, reliable and invaluable information to aid in your credit decisions!

Suppliers servicing customers in Western Illinois, Southwest Wisconsin, Eastern/Central Iowa will benefit from this Group. This list is not all inclusive:

*North to Waterloo | East to Dubuque
Cedar Rapids | SW to Iowa City | SE to Davenport
And as we learn more about members outreach, we
have included accounts in IL and surrounding cities
& states.*