



Topics to Include:

- ◆ Identifying and preventing check fraud & CEO fraud schemes
- ◆ Stay safe from Phishing Emails, Ransomware, & Malware
- ◆ Know the weak-link in your phone system to avoid Phone Based Social Engineering
- ◆ The 4 boxes you must check when asking your bank for money!
- ◆ How does a bank do credit checks on applicants and what you can learn
- ◆ How you can safely offer credit and legally check on an applicant's credit worthiness
- ◆ Must-Have's in your credit policy and financial agreements
- ◆ Risk levels and trying to collect A/R—what do I do?
- ◆ Selling to franchises or the new “green” industry in our region—what are some pitfalls and precautions?
- ◆ And much more!

Where: Inn at the Commons 200 N Riverside, Medford OR

When: Thursday, November 15th, 2018
Registration and continental breakfast begin at 8:00am with the workshop to start at 8:30am. Lunch is INCLUDED with your registration and the workshop concludes at 3:30pm

Who: Any business person interested in improving or learning about business financing for growth, how to check customer credit, IS/IT security, contract needs for granting credit and collecting effectively and much more!

How much: Cost is \$69 per person and includes all workshop materials plus continental breakfast AND lunch!

What do I do?: Send registration for to the below email, fax or address by November 9th to secure your spot!

**YOU CAN REGISTER BY
CONTACTING
SOUTHERN'S OFFICE
STAFF:**

Phone: 888-511-0070

Fax: 541-779-7966

E-mail: CST@socredit.com

Mail to: Attn: CST PO Box
4070 Medford OR 97501

Credit & Collection Workshop for Businesses

Thursday, Nov.
15th, 2018

Presented by **Peoples Bank** and
Southern Oregon Credit Service



Peoples BANK

SOUTHERN
Oregon Credit Service

Meet our Speakers!



Thomas Knox is presently Vice President at People's Bank in Medford. He was educated in his

native England, including attending the University of Wales for economics. After graduation he achieved the Associate of Chartered Institute of Bankers qualification and worked in the banking industry for several years.

Thomas moved to the US and started at branch banking, working his way as a Teller, New Accounts, Branch Service Officer and eventually moved to Business Lending, where he works now. Thomas has over 25 years experience in business lending with a focus on SBA loans. He worked at Western Bank prior to coming to People's Bank.

Victoria Miller is Vice President, Relations Banking Officer for People's Bank in Medford. Victoria has worked in the banking industry for over 25 years, serving in commercial and consumer lending with an emphasis in private relationships for large corporations, non-profits, municipalities and small business. She presently works with her clients providing exemplary customer service and support for all their banking needs.



Victoria is a past board member of Hearts with a Mission, Consumer Credit Counseling Services of So. Oregon, Children's Advocacy Center, Red Cross of So. Oregon, and continues her involvement with United Way.

Nikki Hoffman is the Vice President IT Manager at People's Bank. Nikki graduated from Southern Oregon University with a major in Business Administration and has worked in the banking industry for over 20 years, the last 12 in Information Technology.

Nikki oversees the strategic design, development and implementation of the bank's information security program and other IT related projects, and serves as the bank's primary trainer for all-things IT security.

Brian Watkins is President of Southern Oregon Credit Service in Medford. Brian Watkins began in the collection industry as a salesperson for Southern Oregon Credit Service in 1990. In 2001, Brian and his wife Denise purchased the company when the original owners wanted to retire.

Brian has twice served as president of the Oregon Collectors Association, has served on the Legislative Committee for his state unit since 1997, and currently is Chairman. He has twice earned the Unit Leader of the Year Award from ACA International, and has served on numerous national boards and committees.



Brian is a Certified Instructor for ACA International and frequently speaks nationally to industry groups about creating and running efficient and compliant collection operations.