

**ALABAMA INSTITUTE OF CREDIT**  
AFFILIATE OF NATIONAL ASSOCIATION OF CREDIT MANAGEMENT  
SOUTHERN GROUP

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PO BOX 13382  
BIRMINGHAM, AL 35202-3382

Dear NACM Credit Members:

December 15, 2003

Over the last several years, the Alabama Institute of Credit has been struggling to get classes scheduled to meet the needs of Credit Professionals. I need your help in making this program a success in 2004.

I need instructors for the following classes:

- Basic Financial Accounting
- Financial Statement Analysis I
- Business Credit Principles
- Business Law I
- Credit Law
- Financial Statements: Interpretation and Credit Risk Assessment

Please contact Marilyn Poremba, Education Chairman for the NACM – Credit Education Group of Birmingham if you are interested.

NACM National approves all instructors.

Thanks

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