

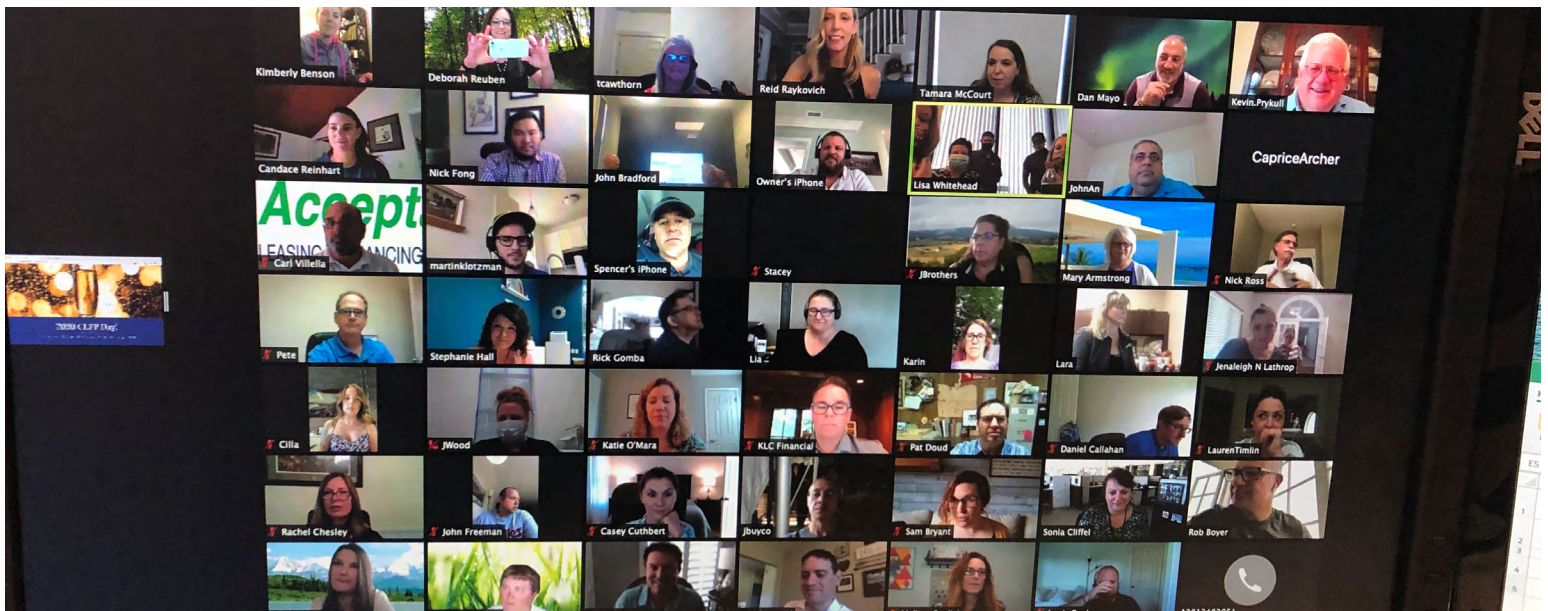


# CLFP

## Circular

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Thank you to our supporting Associations.



# A MESSAGE FROM THE CLFP PRESIDENT

Greetings,

Welcome to autumn. Working from home is the norm for many employees here in my region. As I shared with you in my past letters, I have become well acquainted with the daily habits of the wildlife that reside in my backyard. The baby deer have lost their spots and are now turning dark brown. I even have a red fox as a new member of my neighboring woods.

As an industry and as a Foundation we have grown, changed, and adapted to these COVID-19 matters. The pivot to virtual Academies and online testing and proctoring occurred overnight. We embraced technology and recruited your fellow CLFPs to serve as Subject Matter Experts to instruct portions of the classes. Accordingly, we are able to deliver our educational and testing services to you as CLFPs and to prospective CLFP candidates --- all in accordance with our mission.

The committee structure continues to yield benefits and I remain amazed at how much the committees have accomplished this year, despite the pandemic. The Board leadership is engaged and focused on moving the Foundation forward to accomplish the goals we established at the beginning of the year. Also, the staff of the Foundation along with the Board have been exceptional stewards of your financial resources. We have offset the added cost of new technology with a reduction in travel and other related expenses. Thanks Reid and team for maintaining financial discipline and for making this all happen.

We made some material adjustments to CLFP Week this year. When a Zoom call was suggested --we were concerned that many of you have become so "Zoomed Out" at this point that you may not be interested in joining. We thought how we can make our call different. The Marketing Committee suggested holding a 15 minute "Shout Out and Cheers" on Thursday, August 20th at 5:00 pm EST to celebrate all CLFPs. We had just about 250 CLFPs join the 15-minute call!! I hope that you were able to join us. From the feedback received, the event was a true success.



Finally, I wish to recognize Andrew Eller as this year's recipient of the Cindy Spurdle Award. Andy has been a key Board member and contributor to the Foundation for a number of years. Hats off to Andy and thank you for your hard work and dedication.

In closing I wish you all the very best as we finish out 2020. A very "interesting" year indeed.

A handwritten signature in blue ink that reads "Kevin P. Prykull". The signature is fluid and cursive, written on a white background.

Kevin Prykull, CLFP - President of the CLFP Foundation Board of Directors



# SPOTLIGHT

## Dave Verkinderen, CLFP

Pictures include his wife, Krista and daughters Hannah (age 17) and Lily (age 14).



### At which store would you like to max-out your credit card?

Scheel's Sporting Goods...I can buy all kinds of things I really don't need! Golfing equipment, hunting equipment, new shoes, new hats, sporting goods of all kinds that I wanted as teenager but could never afford!

### What was your favorite TV show when growing up?

"The White Shadow" Basketball was my favorite sport and I dreamed of taking my skills to the inner city to see if I could compete with the best...Great cast of characters from Coach Reeves to Coolidge and Salami!

### What was your favorite toy as a kid?

Must be a basketball. I spent hours in the garage and basement just enjoying the sound of the ball bouncing up and down and trying to do the many tricks my brother taught me just a little better than him!

### Can you play any instruments?

I can't play anything, but I dream of some day learning. I probably have 30 plus instruments I own from bagpipes to a Viking horn to a military bugle and I can't make any of them sound the way they should.

### What was your childhood nickname?

"Veech"...earned that nickname at a basketball camp in 8th grade when we all sat around one night and decided everyone needed a nickname...never really liked mine but it stuck!

### What are three things still left on your bucket list?

A trip to Europe with my family...Going to a Superbowl and World series to watch the Twins and Vikings...Walking my two daughters down the aisle!!

### What is the worst pet you have ever had?

All of our pets have been great...I take our small Shih Poo for several walks a day and tell everyone in our neighborhood it is my hunting dog so they don't laugh at me!

### What was the best concert you ever went to?

I would have to say "Jimmy Buffet." I have been a Parrot Head since the mid 80's so certainly not what my teenage friends were listening to, but I have always enjoyed his music!

### Where's your favorite place in the world?

I would have to say sitting at the campfire on a summer night at our lake cabin with my wife and kids. A close second would be the beach at Hanalei Bay, Kauai with the same people admiring the amazing view!

### What's the last book you read?

"FORTITUDE American Resilience in the Era of Outrage" by Dan Crenshaw. Dan is a United States Representative and Navy Seal. I like him because I agree with his political views and he only has one eye just like me!

### What are you currently watching on Netflix?

"American Barbeque Showdown." The pandemic has turned me into a Netflix fan as my first introduction was "Tiger King." I am enjoying the current show as my friends and I have competed in a few Kansas City Barbeque competitions and I enjoy cooking on my Lang and Yoder smokers on the weekends!

### What's your secret talent that no one knows about?

Rolle Bolle Champion...Rolle Bolle is a Belgium sport or maybe better referred to as a lawn game. We used to practice several hours a day and got to the point where we could compete with the best teams in the world!

### If you were a crayon, what color would you be?

I would say "Midnight Blue." My wife tells me that 90% of my suits, pants and ties are this color and that I really need to add a little variety to my wardrobe!

### Who is your least favorite superhero?

I have never spent much time thinking about superhero's and confident I have never read an entire comic book! I spent my money on baseball cards!

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our next spotlight:  
[reid@clfpfoundation.org](mailto:reid@clfpfoundation.org)

# WHAT'S NEXT?

## MARKETING IN THE NEW NORMAL



Alison Taylor, CLFP Associate serves as Vice President of Corporate Marketing at First American Equipment Finance. She is focused on telling First American's story through corporate campaigns and public relations efforts. Before equipment finance, Alison worked at one of Rochester's top media and communications agencies. Alison will receive her full CLFP in January 2021 upon her three-year milestone serving the equipment finance industry.

First American Equipment Finance is a wholly-owned subsidiary of Los Angeles, CA-based City National Bank, an RBC Company. First American is ranked among the largest equipment finance companies in the United States, and provides commercial equipment financing to the most creditworthy and sophisticated commercial borrowers in the country.

Being a marketer in 2020 has been complicated. We've found ourselves revising our messaging, tactics, and event plans to meet today's environment, shaken by the global pandemic. After months of navigating a shifting business landscape, we still have questions on what will resonate, how we can add the most value to our audience, and which activities will drive results for our business.

**So, what's next?** As we head into planning our marketing efforts for 2021, there's an opportunity to approach the year ahead a bit differently. We have a keener sense of how disruption – which is inevitable in financial services – can impact our strategically-laid plan and an appreciation for the new ideas that have surfaced as a result. To harness the fluidity we've become accustomed to, **I challenge each of you to consider how the strategies below can help build a more agile 2021 marketing plan for your organization.**

### Setting the Strategy: An Anti-Fragile Approach

Systems created in business that **thrive and grow** amid stress and disruption (instead of wreaking havoc on our organizations) are often referred to as **anti-fragile systems**. Incorporating these strategies will help build resiliency into your plan, preparing you to adapt to any unknowns that will inevitably surface throughout the year:

- **Learning Mindset:** With so much unknown, now is the time to be **good listeners and learners**. Before devising your marketing plan, develop audience surveys or focus groups to inform your approach. Ask questions about the challenges your customers are facing and what is on their mind. Use the input gleaned to connect with your audience and deliver messaging that is most relevant to them.
- **Flexibility:** Build more options into your marketing plan. Each tactic you choose should be flexible and allow for adjustments as you quickly learn what's working and what's not in the new marketplace. **Think grassroots tactics vs. big investments.** Remember to track your initiatives and review results on a monthly basis to adjust strategies and keep up with market demand.
- **Sprints:** Craft a plan that spans a shorter time period, such as six vs. 12 months. These short sprints in strategy allow you to learn and shift quickly, reducing the amount of time and effort spent on marketing materials that ultimately don't get used. This approach also encourages closer collaboration between marketing, sales, and other departments; **more communication is critical during uncertain times.**

## Messaging Trends: Tell Inspiring Stories

As we look to the year ahead, there's an opportunity for brands to provide *inspiration* when communicating with their audiences. Consider *telling stories* that focus on the challenges clients faced and how your organization partnered with the customer to overcome them. Promotional materials should highlight *digging back in* and encouraging organizations to think about their business's *new future*, including capital planning.

**Don't forget to test.** As we embrace a learning mindset, consider testing your messages early and often to ensure they're resonating. You can run a simple **A/B** test on your email messages, trying one variable at a time, such as subject line, email body copy, call-to-action, and formats like videos vs. images. Utilize the findings to tweak variables and obtain better results, then rinse and repeat!

## Tactical Considerations: Take Short, Iterative Risks

Remote work and canceled in-person events have created opportunities for marketers to get creative from a tactical perspective. **Think of 2021 as the year of trying new things; yes, this can be your New Year's Resolution.** Legacy tactics like direct mail are on pause or have been significantly pared back. Our new focus should be on short, iterative tactics that are often low risk and low cost. If your company hasn't experimented with digital advertising yet, now is an excellent time to test the waters. **Digital advertising** has a low barrier to entry, and campaigns can be as short as 2-3 weeks. Consider the following digital advertising channels:

- **Pay-Per-Click (PPC):** A PPC model allows you to place ads on an ad platform – such as a search engine like Google or Bing – and pay the platform every time your ad is clicked. The most common goal of PPC advertising is to drive website traffic, allowing you to meet a prospect when they are actively searching for your product or service.
- **LinkedIn:** B2B marketers have a variety of ad formats to choose from on LinkedIn, including sponsored Newsfeed content, sponsored InMail messaging, and text ads. Segmenting options include title, industry and tenure, allowing you to drive narrowly targeted awareness to your brand.
- **Digital Publications:** Digital publication advertising spans a wide variety of formats, including sponsored articles, display ads, and full-page (digital) spreads. Opportunities like this exist within newsletters, digital magazines, and online news sites. This avenue provides marketers with the most creative flexibility, but often lower reach than widespread options like PPC and LinkedIn.

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## Facing marketing budget cuts?

As marketers, we know all too well that the advertising budget is often the first to get cut in times of crisis. However, the companies that invest in marketing during tough times are the ones to weather the storm. If your organization can't afford digital marketing or other paid activities right now, focus your time on improving your brand's **owned assets**. **Audit your online presence**, including your website, blog, and all social media channels.

Ask questions like:

- What purpose does each channel serve?
- Are you keeping them up-to-date?
- Is your content an appropriate mix of educational, promotional, and engaging?
- Is your reach growing?

## Time to Dig In

We have the chance to embrace the disruption 2020 has brought on as a pivotal learning moment in our careers. As we approach marketing planning season, we can apply those learnings to produce more agile marketing strategies and, in turn, **sustain success for our organizations and the equipment finance industry**. **Best of luck in your 2021 planning!**

Resources:

- Marketing Resources from the American Marketing Association:
  - Strategy <https://www.ama.org/topics/marketing-strategy/>
  - Digital <https://www.ama.org/topics/digital-marketing/>
  - Content <https://www.ama.org/topics/content-marketing/>
- A/B Testing: <https://blog.hubspot.com/marketing/how-to-do-a-b-testing>
- Pay Per Click Advertising: <https://www.searchenginejournal.com/ppc-guide/what-is-ppc-paid-search/>
- LinkedIn Advertising: <https://business.linkedin.com/marketing-solutions/ads>
- Audit Your Brand's Online Presence: <https://www.corporatecomm.com/blog/why-you-need-to-audit-your-web-presence>

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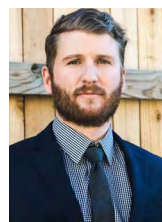
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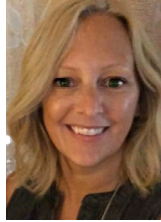
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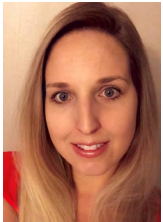
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The 2021 CLFP annual recertification process begins soon and we want to make sure that our emails aren't blocked. Please ensure that you are receiving our emails so that you can renew in a timely manner. If you do not receive an email for dues by October 19th, please check your spam, or contact us and we will resend the email and information.

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# CLFP DAY 2020

At 5:00 Eastern, on Thursday, August 20th, almost 250 Certified Lease & Finance Professionals (CLFPs) and Associates across the globe gathered to celebrate their designation. Due to COVID-19, the event was changed from several local gatherings to one fifteen-minute Zoom “Cheers” call. During this call, executive director Reid Raykovich, CLFP and Board President Kevin Prykull, CLFP facilitated the event and showcased the accomplishments of the Foundation; highlighted the pivot to online ALFPs and test-taking; and recognized the many contributions of the Foundation membership.

Deb Reuben, CLFP stated, “It was such a blast to see so many familiar faces after being apart for so long. What a great opportunity to reconnect and celebrate together. Congrats CLFP Foundation.”

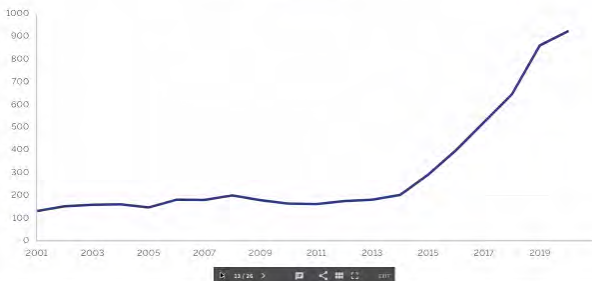
Kevin Prykull, CLFP added, “CLFP Day recognized the superb contributions of the foundation and its members who serve our industry in a very professional way. This is especially important during these difficult times. A win-win event for all who attended!”

The CLFP designation identifies an individual as a knowledgeable professional to employers, clients, customers, and peers in the commercial equipment finance industry. There are currently 928 active Certified Lease & Finance Professionals and Associates throughout the United States, Canada, India, and Australia. For more information, visit <https://www.CLFPfoundation.org>.

## Cheers to being a CLFP!



CLFP Foundation Growth



Where we've been.





# WHY I BECAME A CLFP



Katie

The CLFP is the highest designation for leasing professionals in our industry. Arvest Equipment Finance holds its associates to the highest level of certification and expertise, so obtaining the CLFP has been my goal since I was hired 2 years ago. (Katie Crawford, Vice President, Equipment Finance Specialist, Arvest Equipment Finance)



The CLFP exemplifies knowledge and ethics within the equipment leasing and financing industry. I chose to pursue this designation to enhance my education and add an additional level of credibility not only to myself but also my company. (Bob Smith, Senior Vice President, Director of Capital Markets, Univest Capital, Inc.)



I wanted to pursue the CLFP because I believe it provides a comprehensive and valuable foundation on which to continue to build one's expertise in a complex and interesting industry. Also the connection (in pursuit of this) with the other wonderful people in the industry is invaluable to me. (Ann Wendling, Business Architect, Odessa)



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# ADDITIONAL RESOURCES

## Learn from the Experts Without Leaving Your Office

The Equipment Leasing and Finance Association has launched two new online courses to educate industry professionals on the essentials of equipment finance:

1. Equipment Finance Transaction Lifecycle – Travel step-by-step through the lifecycle of an equipment finance transaction—from origination through termination. As you explore each lifecycle step, you'll focus on the 4Ps—the purpose, people, policies and paperwork tied to it.
2. Understanding the Master Lease Agreement – Walk through the Master Lease Agreement, one of the most important documents in equipment finance, section by section. View real-world scenarios demonstrating how knowing what's in the MLA can make or break a deal.

These interactive courses are the latest addition to the ELFA Academy, the association's online portal for high-quality, interactive training and resources on the fundamentals of equipment finance. Learn more at [www.elfaonline.org/events/eLearning/](http://www.elfaonline.org/events/eLearning/)

## Browse a Free Library of Resources for the COVID-19 World

What critical information do you need to know to do business in the COVID-19 environment? The Equipment Leasing and Finance Association has launched a series of free “Wednesday Webinars” to help industry executives navigate the current market and regulatory landscape and anticipate the changing environment during the COVID-19 pandemic. Browse the library of events on hot topics, including:

1. COVID-19's Hidden Costs: Bankruptcy, Repossessions & Challenging Legislation
2. Lease and Loan Modifications and Restructurings in the COVID-19 Environment
3. Pandemic Politics: An Update from the Editor of the National Journal
4. Operational Resiliency: Tools for the Pandemic and Beyond

5. E-Signatures and e-Leases in the COVID-19 World
6. Cybersecurity and Fraud in the COVID-19 Environment
7. Federal Gov't. Response to COVID-19 Pandemic: Implications for Equipment Finance Companies
8. Coronavirus and the U.S. Economy: Implications for the Equipment Finance Industry
9. Navigating Machine & Equipment Valuation COVID-19 Concerns

Additional events will be announced in the coming weeks. Learn more at [www.elfaonline.org/events/elearning/web-seminars](http://www.elfaonline.org/events/elearning/web-seminars). All of the events qualify for 1 CPE credit.

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