CLFP Circular

IN THIS ISSUE

2026 CLFP BOARD OF DIRECTORS

A MESSAGE FROM THE CEO

Dear Colleagues and Friends,

The second quarter of 2026 has been one of the most exciting and meaningful periods in the Foundation's recent history. As we continue building on the momentum of our ELFA affiliation, we have made significant strides in expanding the reach and impact of the CLFP program across borders and into new communities.

A major milestone this quarter was the launch of the CCLFP, the Canadian counterpart to our CLFP designation. This is a proud moment for our credentialing community and reflects the growing recognition of professional standards across the commercial equipment finance industry in North America.

We also had the privilege of delivering 30 micro-credentials to students at Clark Atlanta University and North Carolina Central University through a program made possible by the generous sponsorship of Cisco Capital.

Closer to home, we are proud to celebrate ten concluded ALFPs (Academies for Lease & Finance Professionals) so far this year. A sincere thank you goes to Mel Vinson for her leadership in driving these academies forward, to Sandy Vigilia for her invaluable administrative support behind the scenes, and to our dedicated volunteer instructors whose time and expertise make the ALFP experience what it is. A special recognition goes to Leonard Lane, who has gone above and beyond by traveling in person to multiple academies to instruct; that kind of commitment is what makes this community truly special.

It would not be right to share these achievements without pausing to honor the memory of Bob Teichman, a giant in our industry who passed away this quarter. Bob's contributions to the Foundation were immeasurable, and his belief in the power of professional development shaped this community in ways that will endure for generations. We are grateful for everything he gave to this industry and to the people in it.

Thank you for your continued support, and for helping us build a better commercial equipment finance industry, one individual at a time.

~Reid Raykovich, CLFP, CAE

Reid Raykovich, CLFP, CAE

CLFP #100 IN 2026

MEGAN WIPPERMAN, CLFP

First Citizens Bank Equipment Finance

"In my realm of equipment finance, there is a phrase we use called building your PIE. It is a model we use as a guide for professional development through Performance, Influence, and Exposure. I truly believe equipment finance is where I am meant to be, and becoming a CLFP not only felt right as my next step in building my PIE but also felt like a reflection of my commitment to the industry.

While this process has been challenging at times, it has also been extremely rewarding. I've gained a surplus of knowledge, a boost in confidence (personally and professionally), and a better understanding of how the industry operates as a whole. The process has been very insightful, and I am sincerely grateful to officially be a CLFP."

SPOTLIGHT:
LIZ GAUSE, CLFP
First Western Equipment Finance - Associate Account Manager

Location
Eden Prairie, MN

Year Earned CLFP
2026

Biography
Liz Gause, CLFP, is an Associate Account Manager at First Western Equipment Finance (FWEF) in Eden Prairie, Minnesota. FWEF is a division of First Western Bank & Trust that provides commercial equipment loans and leases to businesses across the United States. Work is primarily with equipment manufacturers and distributors, partnering closely with vendors to deliver competitive terms, consistent execution, and a thoughtful balance of technology and human engagement that guides each transaction from start to finish. Liz has been in the equipment finance industry for ten years and is always looking for opportunities to grow and learn. She recently became a Certified Leasing & Finance Professional to help broaden her understanding of the equipment finance industry as a whole and how she can use that information to help her company succeed.

Prior to working in the equipment finance industry, Liz worked in advertising sales and developed a love for working with people. Liz grew up in southern Minnesota and currently lives in the metro area. She graduated from the University of St. Thomas with a degree in communications. While not working she enjoys reading, spending time with her family, including 2-year-old daughter Rylie, husband Kevin, and dog Stella.

CLFP Journey

How did you get started in the equipment finance industry?
Getting started in the equipment finance industry was a little bit of a happy accident. I was working in advertising sales for a newspaper and print advertising was becoming harder and harder to sell, so while looking for new jobs I found First Western Equipment Finance (Advance Acceptance at the time). They took a chance on me as someone with no finance experience, and here I am ten years later!

What inspired you to pursue the CLFP designation?
I love to learn new things and constantly challenge myself. Pursuing the CLFP designation has been on my radar for a few years, but 2026 personally and professionally was the perfect timing for it. I wanted to deepen my knowledge of the equipment finance industry as a whole and be able to contribute to my team at First Western in a broader way.

What part of the CLFP journey challenged you the most?
For me the accounting portion was difficult to grasp just by reading the handbook. I am someone who needs to understand the "why" before I can really retain something. Attending the ALFP made all the difference for me in that section.

How has becoming a CLFP impacted your career or professional confidence?
I feel much more confident in my role at First Western and being able to understand the importance of how everyone's roles work together here.

What advice would you give to someone thinking about becoming a CLFP?
Start studying early, and often. Make a study plan, stick to it, and attend an ALFP if possible.

Let's Get to Know You

What's your "can't start the day without it" drink?
If I could start every day with an iced brown sugar shaken espresso from Starbucks I would!

What's something people might not guess about you?
I am a big Swiftie! I got to sit on the floor for the Eras Tour.

When you need to reset after a long day, what do you do?
I love to listen to a good audio book while cooking dinner.

If you had a completely free Saturday, how would you spend it?
Out on the lake on an 80-degree day.

If you could travel anywhere tomorrow, where would you go?
I would go back to Iceland in a heartbeat!

SPOTLIGHT:
JOHN MCCULLOUGH, CLFP
Oakmont Capital Services - Collections Specialist

Location
West Chester, PA

Year Earned CLFP
2026

Biography
John graduated from West Chester University with a degree in Communication Studies. After a short stint in the Fraud Department at QVC where he built a knowledge base that still comes in handy today, he began working at Wells Fargo Dealer Services, collecting on delinquent auto loans.

John eventually found his calling in the equipment finance industry, securing a role as a Collections Specialist at Bryn Mawr Equipment Finance. A few years later, he found a new home at Oakmont Capital Services, where he was fortunate to connect with mentors who not only supported him in earning his CLFP designation, but also deepened his understanding of the equipment finance and leasing industries beyond what he ever thought possible. And, as John says, they've only just scratched the surface.

My CLFP Journey
How did you get started in the equipment finance industry?
I got started in the equipment finance industry working as a Collection Agent at Bryn Mawr Equipment Finance, where I learned the basics of the Leasing industry and began my journey to securing my CLFP.

What inspired you to pursue the CLFP designation?
I was motivated to secure my CLFP designation because it's the preeminent certification for individuals that work in the equipment finance and leasing industries. Having your CLFP serves as an indication to everyone that you not only understand the complexities of our industry, but that you're also holding yourself to the standards of the CLFP Foundation and will pledge to abide by its codes of conduct and the standards outlined therein. Holding the CLFP designation tells the world you are a trusted and reliable professional who other people can count on and want to do business with.

What part of the CLFP journey challenged you the most?
I had a great deal of trouble understanding the Pricing & Accounting sections of the CLFP handbook. I had to take this particular section three times before finally passing it. However, because I had to work so hard to grasp the complex material in the Pricing & Accounting section, it's with a deep sense of irony I can now say, I'm confident I understand it better than any of the other sections of the handbook! I had so many people willing to assist me with this section it's with a great sense of duty I can now pay it forward, mentoring and assisting other individuals understand the intricacies of both Pricing and Accounting and other areas of the CLFP Body of Knowledge.

How has becoming a CLFP impacted your career or professional confidence?
Earning my CLFP has dramatically increased my confidence level. I feel surer of myself in all aspects of Equipment Financing, not just in Collections. Understanding the full process from a potential borrower's application to Credit and Underwriting, through Accounting and Customer Service has made me not only a better Collector but has given me an in-depth knowledge base of the entire process. An understanding the full process of anything will always serve to boost one's self-confidence.

What advice would you give to someone thinking about becoming a CLFP?
I'd advise anyone trying to secure their CLFP designation that even if they miss a section or two the first time they should relax, ask for assistance, keep studying and try, try, try again. With patience and practice you'll get there. People want you to succeed. And to that end, if you're ever confused or you're not understanding a specific topic, reach out to someone who has their CLFP and they're always willing to assist.

I had so many people helping me understand the Pricing and Accounting sections of the handbook, two weeks later I'm still thanking people for all their help. The CLFP Foundation will give you everything you need to pass!

Let's Get to Know You

What's your "can't start the day without it" drink?

I recently bought an espresso machine. I absolutely, positively need a double shot of espresso every morning. These double shots have started taking multiple forms though… Macchiatos, Cortados, Piccolos, Ristrettos, Lungo, Cappuccinos, flat Whites, etc. It's staggering how many different names there are for coffee & milk!

If you could master one new skill overnight, what would it be?

Speed-reading…no question about it. It seems like the best skill to have in any industry.

What is a small daily habit that makes a big difference?

Prior to logging out for the day, the last thing I do is print out my Daily Outlook Calendar for the following day. With all the follow-ups & call backs in Collections, I need a list of what needs to be completed on a given day. Printing out a physical copy of what needs to be completed that specific day not only allows me to visualize what needs to be done but also what's been accomplished.

These reminders enable me to take notes right on the calendar itself, serving a dual purpose, comments like what happened on the call, when to expect another payment, when to follow-up, etc. Simply printing the calendar allows me to see what's on deck first thing the following morning, so I start the day off ready to go!

What's a personal value that guides how you show up at work?

A personal value that guides how I show up to work every day is a strong sense of follow-through. In collections, like in most aspects of life, a strong sense of follow-through is needed to ensure we not only keep our delinquency numbers down and secure payments as soon as they become available, but it also illustrates reliability, accountability, integrity, and respect. Reliability means you're going to call a client back when the time comes, you're going to run that payment when the lessee asks you to. Accountability & follow-through always go hand-in-hand. If you're not following-through on what needs to be completed and seeing it through to the bitter end then you're not holding yourself accountable for your actions; something that's required in all aspects of life. Integrity, following-through on a specific action indicates you're a man of your word and you can be counted on to do what's right all the time, even when nobody's watching, holding yourself to a higher standard. Finally, a sense of follow-through ensures you're respecting others, most importantly, you're respecting their time. Time is one of the most precious assets in our business. If someone takes the time to speak with you, schedule a meeting, request a call back, walk you through a process or assist in developing a procedure, having a strong sense of follow-through ensures you're not only respecting their time but also their input, their assistance and the effort they're putting into your interactions. A strong sense of follow-through makes all the difference in the world and people absolutely notice it.

What's something you're deeply grateful for:

It might seem a little too on the nose for this particular email, but I'm happy that I able to pass my CLFP Exam. Honestly, every time I'm feeling a little down, or I get off the phone with a borrower who's brought me to my wits-end, I pause and I remember that all my hard work, all those long nights studying, all the help & encouragement my co-workers provided did, in the end, paid off in spades resulting in me finally passing the CLFP & earning that coveted designation.

Strengthening CLFP Connections Through the Ambassador & Navigator Programs

By Mel Vinson, CLFP | CLFP Foundation

As the CLFP Community continues to grow, so does the importance of creating meaningful ways for professionals to stay connected, engaged, and supported throughout their certification journey and beyond.

The Ambassador and Navigator programs were both created to amplify those connections across organizations and throughout the equipment finance industry. Built on the pillars of collaboration, support, and professional growth, these initiatives continue to play an important role in helping individuals feel informed, encouraged, and connected within the broader CLFP network.

While the Ambassador Program was established to strengthen engagement within organizations employing multiple CLFPs, the Navigator Program later expanded those efforts by creating more individualized support for CLFPs at smaller organizations. Together, the programs continue to evolve alongside the growing CLFP Community.

The Navigator initiative makes all CLFPs feel like they are a bigger part of the group and also makes sure everyone receives CLFP communication with any pertinent updates.

Carrie Radloff, CLFP
Synergy Financial Resources

Building Engagement Through the Ambassador Program

The Ambassador Program streamlines communication between the CLFP Foundation and CLFPs at companies with multiple CLFPs on staff. Ambassadors serve as internal champions within their companies by sharing Foundation updates, promoting educational opportunities, encouraging participation, supporting annual Recertification efforts, and helping foster continued professional development among their teams.

For many Ambassadors, one of the most rewarding aspects of the role has been helping others pursue growth opportunities and gain confidence within the industry.

Team Ascentium gathers together at a CLFP event earlier this year.

Lauren Timlin, CLFP of FinWise Bank also shared how the Ambassador Program has helped create stronger relationships and connections within her organization through shared learning and support.

"The most rewarding part has been helping teammates at my company reach their goal of earning their CLFP," she shared. "Being able to support and guide others through the process has been incredibly fulfilling."

"I've found a lot of joy being one of the faces of the CLFP within Dext," shared Conrad Nilsen, CLFP, CPA of Dext Capital. "It's a pretty cool feeling to be someone that people seek out when they want to learn more about career development through the CLFP."

Several Ambassadors highlighted how the program has created stronger engagement internally through study groups, mentorship, and more intentional conversations around career growth.

Vanessa Roberts, CLFP of Solifi shared that leading an internal study group for teammates pursuing their CLFP designation helped foster "collaboration, accountability, and a shared sense of progress."

Craig Colling, CLFP of Ascentium Capital echoed that sentiment, noting the confidence that develops when professionals deepen their understanding of the industry.

The Ambassador Program has strengthened engagement within our company by creating greater visibility around the value of the CLFP designation and fostering more intentional conversations about professional development.

Conrad Nilsen, CLFP, CPA
Dext Capital

Becoming a CLFP is more than a designation, it's a family and a great network to have in the Equipment Finance Industry.

Rico Sondakh, CLFP

UniFi Equipment Finance

"When associates start to understand the 'why' behind what we do, like how deals are structured, how risk is evaluated, you can see their confidence grow," he shared. "Knowing I have played a part in helping others take that step and invest in themselves has been the most meaningful outcome for me."

Ambassadors also emphasized the value this initiative brings to the industry overall. Through education, teamwork, and leadership development, all of these efforts help build industry knowledge while encouraging stronger relationships across organizations.

Ian Steidel, CPA, CLFP, CPCU of Great American Insurance Group shares his thoughts on the value the Ambassador Program brings to CLFPs and to the equipment finance industry saying,

"It's a way to bring the industry together with their peers to build relationships and provides a professional standard that brings credibility between teams along with confidence to the public."

"Our industry is built on networks, credibility, and specialized expertise," Conrad adds. "Programs that promote education, shared development, and leadership are incredibly valuable."

I love sharing the excitement and camaraderie of this community with professionals I might never otherwise have crossed paths with.

Katie Baker, CLFP
MC² Finance

Jill Molitor, CLFP of Stearns Bank shared that the Ambassador Program helps individuals feel "more involved and more informed," encouraging greater participation in CLFP opportunities while helping create an inclusive culture throughout the industry.

Quarterly Ambassador calls provide opportunities for connection, idea sharing, networking, and discussion among participating organizations. These conversations allow Ambassadors to exchange best practices, celebrate successes, and continue to nurture development amongst CLFPs and candidates alike.

Tracey Elfering, CLFP of Oakmont Capital Services shared that the Ambassador Program has helped keep her team engaged and informed while encouraging continued participation within the CLFP Community. "The Ambassador Program serves as an additional internal touchpoint, providing a friendly reminder and reinforcing the importance of staying current, informed, and engaged," she says.

For many participants, the relationships built through the program have become just as meaningful as earning the CLFP designation itself.

"This role has strengthened connection within the CLFP Family by creating more opportunities to engage with professionals across different sectors of the industry," Conrad shared. "The Ambassador role reinforces the idea that the CLFP Community is a collaborative group of professionals invested in each other's growth and success."

Lauren shares, "The more bonds we build within the CLFP Community, the stronger and more collaborative it becomes.

This industry is complex, and the better we understand it, the better we serve our partners and customers. Programs like the CLFP elevate the standard - they push professionals to deepen their knowledge and operate at a higher level. That not only benefits individuals, but it strengthens the credibility and consistency of the entire industry.

Craig Colling, CLFP
Ascentium Capital

This role has created valuable opportunities to reconnect with professionals I have worked with in the past and to deepen those relationships through Ambassador calls. It has also made it easier to recognize and connect with fellow Ambassadors at conferences, which helps foster stronger relationships, greater collaboration, and a deeper sense of community amongst the CLFPs."

Todd Buzard, CPA, CLFP of First American Equipment Finance also adds, "The most rewarding part of serving as a CLFP Ambassador is giving back to other CLFPs. Whether it's helping with recertification, helping someone prepare for the CLFP exam, or just being an advocate for the CLFP designation, it is deeply meaningful to serve others and promote the CLFP Designation."

Programs like the CLFP create an inclusive culture within the equipment finance network, as we understand the dedication and focus required to study for and pass the CLFP exam. We then get to share that knowledge with others.

Jill Molitor, CLFP
Stearns Bank

Megan Nielsen, CLFP at CoBank Farm Credit Leasing speaks to the unity the program brings. "The Ambassador Program has strengthened engagement within my company by creating more visibility around the value of the CLFP designation and encouraging conversations about professional development, industry knowledge, and shared goals," she says. "It has helped bring our associates together around a common purpose and has made it fun to celebrate learning, achievement, and involvement in the broader equipment finance community. One of the things I appreciate most about the CLFP community is that it truly feels like a family. People are welcoming, generous with their knowledge, and invested in each other's success. Being part of that in an Ambassador capacity has made the experience even more meaningful."

Oakmont CLFPs join for a local happy hour in St. Cloud, Minnesota

Expanding Support Through the Navigator Program

As the CLFP Community continued to grow, the Navigator Program was developed to extend the same sense of connection, support, and engagement fostered through the Ambassador Program to individuals pursuing the CLFP designation at smaller organizations or independently throughout the industry.

Navigators serve as points of contact for CLFPs by offering encouragement, sharing resources and experiences, answering questions, and helping individuals feel supported beyond their certification journey. The program helps ensure that all CLFPs regardless of their company size have access to the community and guidance that are such an important part of the CLFP experience. It also proves that the commonality of the CLFP designation can be a pathway towards lifelong friendships and is a proven unifier at industry events.

The Ambassador and Navigator programs create meaningful connections ensuring everyone has someone they can turn to within the community.

Keara Piekanski, CLFP
Oakmont Capital Services

"Becoming a CLFP has proven to be one of the best things I have done in the Equipment Finance Industry. Coming from a small business, becoming a CLFP was a game changer. At conferences I was not alone, and there is an exceptional community of CLFPs that were instantly welcoming," says Rico Sondakh, CLFP of UniFi Equipment Finance. "I will never forget one of the first industry conferences I attended where I was welcomed by a CLFP and became fast friends. This made the entire conference experience way better!"

I believe the Ambassador Program provides an excellent entry point for individuals who are new to the equipment finance industry or newly designated as CLFPs to become more involved. It also creates a pathway to broader participation through additional committees and leadership opportunities.

Lauren Timlin, CLFP
FinWise Bank

For many Navigators, the role represents an opportunity to give back to a community that once supported them.

"As a CLFP Navigator and current AACFB President, I love sharing the excitement and camaraderie of this community with professionals I might never otherwise have crossed paths with," shared Katie Baker, CLFP of MC2 Finance. "When I first earned my designation, the CLFP Family welcomed me with open arms, giving me a true sense of belonging. Now, serving as a Navigator allows me to pay that warmth forward and welcome new members into our growing community."

Keara Piekanski, CLFP of Oakmont Capital Services shared how initiatives like these help bridge gaps across the industry and serve as important moments of unity between professionals.

"Being part of the CLFP Family is about feeling connected to like-minded industry professionals," she shared. "Unless you work alongside other CLFPs or regularly attend industry events, it can sometimes be difficult to stay connected from afar. The

Being an Ambassador has shifted my role from simply supporting the industry to actively contributing to it by building relationships, speaking the same language, and engaging with peers who share the same passion. That sense of belonging and credibility has been incredibly meaningful. We actively encourage CLFP designations and are proud to have six certified team members today, with more in progress. By investing in industry-recognized expertise, our company can engage in more meaningful, informed conversations and truly understand the challenges our clients face.

Ian Steidel, CPA, CLFP, CPCU
Great American Insurance Group

Navigator Program helps bridge that gap by creating meaningful virtual connections and ensuring everyone has someone they can turn to within the community."

Linzey Brunton, CLFP at GreatAmerica says, "Through programs like the CLFP Navigator opportunity, I get to help create that spark for the next generation by connecting them to relationships, opportunity, and a bigger vision of what they can achieve. It can be intimidating to jump into new experiences and having a personal connection with someone can be the difference between trying and never taking the step."

I didn't start out knowing all that this industry had in store. I discovered it over the last decade through people who opened doors and showed me what was possible. That's what I hope to do for others.

Linzey Brunton, CLFP

GreatAmerica

Through mentorship, accountability, encouragement, and shared experience, Navigators continue to help candidates build confidence while cultivating relationships throughout the growing CLFP network.

Amanda Brubaken, CLFP at Dext Capital shares, "After changing jobs within the past year, this program and its network provided me with a built-in community that welcomed me from day one. When inclusion is prioritized, the only direction is forward and upward."

Rico Sondakh, CLFP shares his enthusiasm and CLFP swag on a team call.

"We are all CLFPs and all do the same work together. Being part of a Navigator group helps tie everyone in," adds Carrie Radloff, CLFP at Synergy Financial Resources. "The CLFP designation originated with brokers and there are a lot of CLFPs who are one-man shops or the only CLFP in their company. They need to feel as engaged and communicated with as those part of a large bank who have an ambassador supporting them."

Growing Together

Across the responses shared by Ambassadors and Navigators, several common themes consistently emerged: connection, collaboration, mentorship, communication, and a shared commitment to supporting others within the equipment finance industry. While each individual brought a unique perspective and experience to their role, the collective feedback reflected

It is meaningful to be able to encourage others on their CLFP journey, share my own experience, and help create a stronger sense of connection around the designation and what it represents.

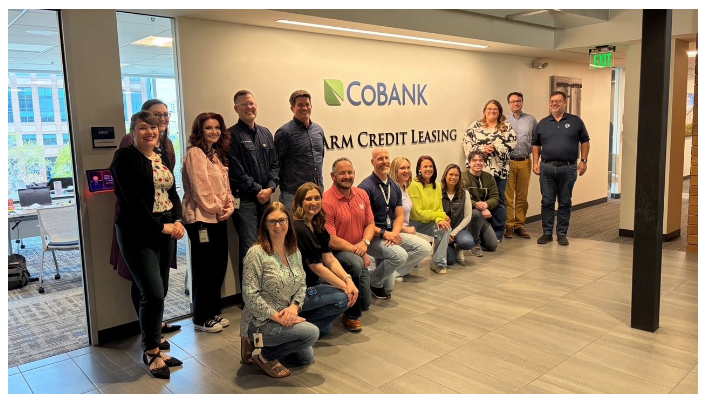
Megan Nielsen, CLFP

CoBank Farm Credit Leasing

a strong sense of unity and shared purpose throughout the growing CLFP Community.

Many Ambassadors and Navigators spoke about the value of creating stronger internal engagement within their organizations while also building meaningful relationships across the broader industry. Others highlighted the importance of having approachable points of connection who can encourage professional growth, foster confidence, and help individuals feel more supported throughout their CLFP journey.

Together, the Ambassador and Navigator programs continue to strengthen the CLFP Community through mentorship, connection, communication, and a shared commitment to professional excellence.



The second cohort at CoBank Farm Credit Leasing attends their Academy for Lease & Finance Professionals course in early spring, coming together as a team to prepare for the CLFP Exams.

Programs like this are important because they help develop knowledgeable, confident professionals who are invested in the industry. They also encourage individuals to learn from one another and uphold a high standard of expertise across the field. The most rewarding part has been helping teammates at my company reach their goals of earning their CLFP letters. Being able to support and guide others through the process has been incredibly fulfilling.

Vanessa Roberts, CLFP
Solifi

> **The most rewarding part of serving as a CLFP Ambassador is giving back to other CLFPs.**
>
> Todd Buzard, CPA, CLFP
>
> First American Equipment Finance

As participation continues to grow across the industry, these programs help ensure that individuals and organizations remain connected, not only through education and certification, but through relationships, encouragement, and shared investment in one another's success.

The CLFP Foundation extends sincere gratitude to every Ambassador and Navigator for the time, leadership, and support they continue to provide. Their dedication continues to strengthen the community while helping support the next generations of CLFPs.

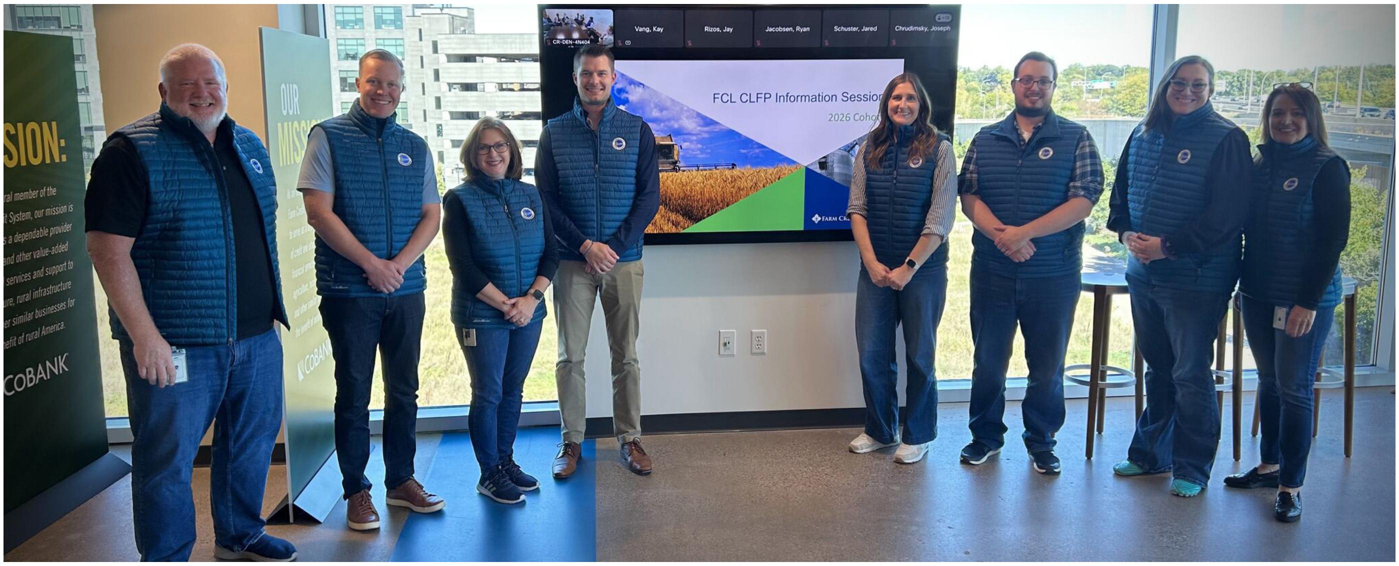
CLFPs in the Seattle area celebrate CLFP Day as a team.

> **The CLFP Ambassador program has been instrumental in helping teams stay on track with completing their recertification in a timely manner, while also keeping them informed of key topics relevant to the CLFP community. It is a strong reminder of the importance of staying current, informed, and engaged.**
>
> Tracey Elfering, CLFP
>
> Oakmont Capital Services

Todd Buzard, CPA, CLFP enjoys a team celebration with First American Equipment Finance CLFPs in Rochester, New York.

CLFP Ambassadors

Aaron Massie, CLFP
Adam Ramirez, CLFP
Alex Bryson, CLFP
Amy Hall, CLFP
Andrea Schmid, CLFP
Andrew Berkovitz, CLFP
Angie Landers, CLFP
Brent Hall, CLFP
Caprice Archer, CLFP
Conrad Nilsen, CPA, CLFP
Cori Drake, CLFP
Craig Colling, CLFP
Dave Gernhard, CLFP
Dominick Cevet, CLFP
Emily Haugen
Greg Pabich, CLFP
Ian Steidel, CPA, CLFP, CPCU
Jackie Dusseau, CLFP
Jacquie Cripe, CLFP
Jason Seitz, CLFP
Jim Howard, CLFP
Jill Molitor, CLFP
Joan Twigg, CLFP
Joey Enevoldsen, CLFP
Karen King
Kevin Gjersvig, CLFP
Kristi Serrano, CLFP
Kristin Maher, CLFP
Lauren Timlin, CLFP
Laurie Stratman
Lesley Farmer, CLFP
Lori Dean, CLFP
Lori Kline, CLFP
Lynn Deitrick, CLFP
Madison Foster, CLFP
Mark McKissick, CLFP
Megan Nielsen, CLFP
Melissa Fisher, CLFP
Melissa Kaul, CLFP
Melissa McCuaig, CLFP
Michelle Speranza, CLFP
Miranda Borgemoen, CLFP
Olga Seijo, CLFP
Paul Fogle, CLFP
Rico Sondakh, CLFP
Robin Van Lant
Scott Thacker, CLFP
Sean Cokeley, CLFP
Shannon Prange, CLFP
Steve Caulder, CLFP
Suzann Fakhoury, CLFP
Tawnya Stone, CLFP
Tobey Wilson, CLFP
Todd Buzard, CPA, CLFP
Tracey Elfering, CLFP
Vanessa Roberts, CLFP
Vicki Shimkus, CLFP



CoBank honors its new CLFPs in Minnesota with CLFP-branded swag celebrating the achievement of their spring cohort earning their CLFP letters.

CLFP Navigators

Amanda Brubaken, CLFP
Amy Weader, CLFP
Brett Chase, CLFP
Brian Schonfeld, CLFP
Carey Pierangeli, CLFP
Carl Villella, CLFP
Carrie Radloff, CLFP
Dan Burris, CLFP
Jennifer Fitzgerald, CLFP
Joshua Dickens, CLFP
Katharine Converse, CLFP
Kathy Nordendahl, CLFP
Katie Baker, CLFP
Keara Piekanski, CLFP
Lia Wax, CLFP
Linzey Brunton, CLFP
Mark McKissick, CLFP
Matthew Ross, CLFP
Meg Grout, CLFP
Melissa Fisher, CLFP
Merlyn Wilson, CLFP
Michael Lefkowitz, CLFP
Molly Simon, CLFP
Moto Tohda, CLFP
Nancy Pistorio, CLFP
Neelima Piedy, CLFP
Nick Ross, CLFP
Rico Sondakh, CLFP
Roshanthi Cantin, CLFP
Tracey Elfering, CLFP

Mel Vinson, CLFP leads the Q1 Ambassador & Navigator call.

WHY I BECAME A CLFP

"I pursued the CLFP designation to better support the sales organization I work with every day. In my role in Sales Operations, my responsibility is to help the sales team be more effective, efficient, and consistent in how they originate, structure, and advance deals.

Developing a deeper, technical understanding of the core concepts that the equipment finance industry is built on - credit, pricing, documentation, compliance, and deal structure - allows me to do that at a higher level. The CLFP program strengthened my ability to bridge strategy and execution, translating industry fundamentals into practical guidance, processes, and tools that help sales teams do more, get more done, and perform at a higher standard."

AARON RUTEBAKKE, CLFP | BEACON FUNDING

"I began my leasing journey in 2002 knowing very little about the industry. Over the years, I have grown to truly love the mission and purpose behind the work we do at CoBank Farm Credit Leasing. Earning this certification is a meaningful milestone in that journey and reflects my continued commitment to learning and growth.

By embarking on the CLFP Journey over the past eight months, I have grown both personally and professionally, and I am deeply grateful for the support of my cohort and others in our company who helped me along the way. I would not have reached this point without them."

AMY WONG, CLFP | COBANK, FARM CREDIT LEASING

"I have been in the leasing and finance industry for 16 years and was thinking, what can I do to reinforce all my years of hard work/experience? What can I do to show how much I have learned and continue to learn every day? When CLFP was brought up as an option, I thought there was no way I could do it, but decided to take the challenge. It was so rewarding to learn about all the different aspects of this industry that I hadn't previously been exposed to. I also learned a few things about myself along the way. The program is wonderful and the CLFP family is strong. Everyone is encouraging, helpful, and dedicated to seeing you succeed! I am so excited to be another member of the Family!"

JESSICA BUEHLER, CLFP | CHANNEL

WHY I BECAME A CLFP

"I pursued the CLFP designation to become a better marketing leader in the equipment finance industry. After nearly 11 years in the space, I wanted a deeper, end-to-end understanding of the leasing process - not just how we market financing, but how customers experience it from start to finish. Learning the full lifecycle has strengthened my ability to lead marketing that is accurate, transparent, and customer focused.

I believe marketing plays a meaningful role in improving the customer experience, and earning my CLFP helps ensure our messaging supports trust, clarity, and long-term relationships."

AMBER STEVENS, CLFP | BEACON FUNDING

"I pursued the CLFP designation to further deepen my expertise in equipment finance and provide more informed, strategic guidance to my clients.

The certification reinforces my commitment to industry best practices, standards, and continuous professional development, ultimately allowing me to structure solutions more effectively and add greater long-term value. And of course, I am always looking for a reason to learn about Hammurabi's Code!"

ZACHARY GIBBS, CLFP | FIRST AMERICAN EQUIPMENT FINANCE

"I wanted to obtain my CLFP designation because it was a formidable challenge that comes with respect and validation once earned. I am very intentional about personal and professional growth.

I am lucky to have my company, Auxilior Capital Partners, be willing to invest in me if I am willing to do the legwork. This is one step in a long road of accomplishments I plan to travel."

JENNIFER TRAVAGLINI, CLFP | AUXILIOR CAPITAL PARTNERS, INC.

Cody Sanguinetti, CLFP visits the Code of Hammurabi this spring at the Louvre Museum in Paris. Recognized as one of the earliest recorded legal codes and an important part of core knowledge for every CLFP, the Code of Hammurabi includes some of the first documented concepts related to leasing law.

IN MEMORIAM

In Loving Memory of Bob Teichman, CLFP

We are saddened to share the passing of Robert "Bob" Teichman, CLFP, on March 31, 2026, at the age of 92. Bob was a true pioneer in the equipment finance and leasing industry and left behind an incredible legacy of leadership, mentorship, and service.

Bob was a Founder of the Certified Lease Professional Foundation and served in several leadership roles throughout the years, including Chairman and President. He earned his CLP designation in 1995 and played an instrumental role in shaping the program through his contributions to the handbook, exam development, instruction, and mentorship. His impact extended far beyond North America through his work co-creating the Certified Leasing Specialists Union (CLS-U) in Ukraine and Moldova and helping expand professional certification internationally.

In 2008, Bob was recognized by his peers as Leasing Person of the Year, and in 2022, he was honored as an inaugural CLFP Lifetime Member.

"It is a remarkable honor to be included in the inaugural class of Lifetime Members, and in such august company. The certification program has been a major part of my professional life for many years, but I never expected to receive such an accolade from my peers."

We are grateful for Bob's decades of dedication to the industry and the CLFP Community. His influence and passion for education and professional excellence will continue to be felt for generations to come.

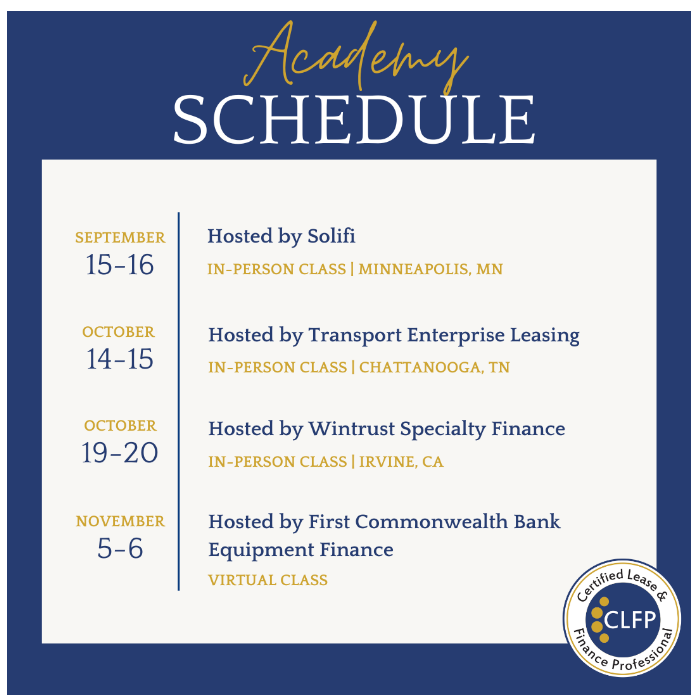
INDUSTRY NEWS

Attention all CLFPs! Mark your calendars for this year's CLFP Day, taking place on October 8th. A virtual toast will take place at 2 PM Pacific (invite to be sent!) and celebrations will be happening across the country. If you would like to coordinate an event, please email Mel Vinson @ mel@clfpfoundation.org for more information.

The Academy for Lease & Finance Professionals (ALFP) is a course offered by the CLFP Foundation to fully prepare an individual to sit for the CLFP Exam assuming the attendee has read and thoroughly studied The Certified Lease & Finance Professionals' Handbook prior to attending.

Candidates may attend an ALFP in a 2- or 3-day format, participating in-person, via virtual classroom, or participate in an online self-paced class within a 6-month timeframe.

Available classes in 2026 may be found here. More information can be found on our website: https://clfpfoundation.org/academy-for-lease-and-finance-professionals/



MARK YOUR CALENDARS!

2026 Power of People Summit!

Join ELFA for the second annual Power of People Summit, taking place October 1-2, 2026, in Nashville, TN. This unique leadership and professional development experience is designed to help leaders at every level navigate the intersection of rapid technological change and human impact. You'll come away not just inspired, but equipped to take meaningful action, strengthening your organization, your team, and your own professional growth. Learn more at https://www.elfaonline.org/events/the-power-of-people-summit.

65th Annual ELFA Convention

The ELFA Annual Convention is the equipment leasing and finance industry's premier event offering unmatched networking opportunities and high-quality educational sessions. Registration opens soon! https://www.elfaonline.org/events/65th-annual-convention

ELFA Introduces Redesigned Quarterly Economic Outlook

ELFA's redesigned 2026 Equipment Leasing & Finance U.S. Economic Outlook features a new suite of tools built to support business strategy, executive presentations, and stronger market planning. The high-impact, plug-and-play slides with detailed speaker notes are essential for your next board book or client presentation. This member benefit connects ELFA's proprietary industry data with broader financial market trends to help members anticipate market shifts before they happen.

https://www.elfaonline.org/research/equipment-leasing-finance-economic-outlook

National Equipment Finance Association (NEFA) Upcoming NEFA Events

CONFERENCES

2026 NEFA Fall Conference | September 28-30 | Atlanta, GA

EVENTS AND PROGRAMS

Northwest Regional Meeting | Seattle, WA

Southwest Regional Meeting | August 12, 2026 | Anaheim, CA

For more information, please visit: https://www.nefassociation.org/events/upcoming/

AACFB 2026 ANNUAL CONFERENCE BROUGHT THE POWER OF PARTNERSHIP TO ORLANDO

The American Association of Commercial Finance Brokers (AACFB) recently hosted its 2026 Annual Conference in Orlando, Florida, bringing together brokers, funding sources, and industry partners for several days of education, networking, and collaboration centered around the theme, "The Power of Partnerships – Where Magic Meets Momentum." The event featured educational sessions on sales growth, underwriting, technology, artificial intelligence, and market trends, along with networking events designed to strengthen relationships across the commercial finance industry.

During the conference, Jackie Paulsen of Synergy Financial Resources was awarded the CLFP Scholarship established in memory of AACFB Past President Roderick Knoll, CLFP. The scholarship honors his lasting commitment to mentorship, professionalism, and advancing the industry.

Attendees praised the conference for its meaningful connections and actionable education. "Every time I attend an AACFB conference, I come back with tremendous value for our business," said Carrie Radloff, CLFP. "From strengthening relationships with our current funding partners and meeting new ones, to networking with fellow brokers and sharing ideas that help us grow. The educational sessions always provide practical takeaways that we can implement immediately, and the friendships built over the years make it even more rewarding."

As attendees departed Orlando, many were already looking ahead to future AACFB events and continuing the momentum created during a week centered on education, innovation, and the power of partnerships. The next AACFB events will be the Commercial Financing Expo in Irvine, California, October 21–23, 2026.

About American Association of Commercial Finance Brokers (AACFB)

The American Association of Commercial Finance Brokers (AACFB), formerly the NAELB, is the premier trade association empowering independent commercial finance brokers. The AACFB represents the expanding interests of its growing membership by providing best practice education and networking opportunities, while promoting a culture of ethics. For more information visit: www.aacfb.org

UNT PROGRAM

Building the Future of Equipment Finance at UNT | Celebrating Student Success

We extend our congratulations to the Spring 2026 class of A Survey of Commercial Equipment Leasing & Finance within the Department of Finance, Insurance, Real Estate, and Law at the G. Brint Ryan College of Business at the University of North Texas (UNT).

Led by Michael Gallo, B.Fin., M. Fin., J.D., this semester's program continued a strong partnership between academia and the equipment finance industry through guest speakers, mentorship opportunities, networking events, and meaningful real-world industry exposure. We are incredibly proud of the professionalism, engagement, and growth demonstrated by the students throughout the semester.

Special thanks to the many industry speakers, mentors, instructors, and sponsors who helped make this experiential learning program possible, including the CLFP Foundation, the Equipment Leasing & Finance Foundation, and Wintrust Financial Corporation. We extend additional gratitude to the CLFP volunteers who generously dedicated their time and expertise as mentors and instructors throughout the semester, helping provide students with valuable insight, encouragement, and industry perspective.

Additional sponsors included:

- Equipment Leasing & Finance Association
- GreatAmerica
- Padfield & Stout, LLP
- Stonebriar Commercial Finance
- Centra Funding, LLC
- Equify
- LEAF Commercial Capital, Inc.
- Crossroads Equipment Lease and Finance
- John Perry, M.B.A., Juris Master

Organizations seeking emerging talent in the equipment finance and commercial finance industry are encouraged to connect with the program and its outstanding students.

Laurent Ogwoka of UNT collaborates with mentor Melissa Biebel, CLFP.

Wintrust Commercial Finance hosts class at their offices, introducing the students to the various departments within their organization and giving a behind-the-scenes look at how a commercial equipment finance company operates.

CLFP Board Member Candace Reinhart, CLFP joins students at UNT for a live session of learning and development this spring.

The Spring 2026 cohort proudly displays their certificates upon completion of the Survey of Commercial Equipment Finance course.

Kirk Phillips, Kelli Nienaber, and Reid Raykovich, CLFP, CAE visit with students at UNT, including Macy Starnes, an alumna of the UNT program, now employed with Wintrust.

OPPORTUNITY ZONES

Building Industry Pathways Through Opportunity Zones

Through our Opportunity Zones initiative, the CLFP Foundation is proud to continue expanding outreach and access to equipment finance education across the country.

This spring, we were honored to partner with both Clark Atlanta University (CAU) and North Carolina Central University (NCCU) to host the Foundations of Commercial Equipment Finance Micro-Credential course, helping introduce students to career pathways within the equipment leasing and finance industry.

These programs would not be possible without the collaboration and dedication of an incredible network of industry leaders, volunteers, educators, and supporters. We extend our sincere gratitude to Cisco Capital and Tanisha Gordon-Flowers for their continued partnership and coordination efforts, as well as Leonard Lane, CLFP, whose leadership and instruction continue to make a lasting impact on students.

We also recognize the contributions of Reid Raykovich, CLFP, CAE, Katrece Boyd, CORA™, and Tiffany L. Alexander, M.Ed. for their support behind the scenes, along with Ty Grady, M.S., CFEI® of Freedom Financial Institute for leading a new personal financial literacy module introduced during the NCCU cohort.

Together, we are investing in the future of the equipment finance industry by creating meaningful educational opportunities, expanding awareness, and supporting the next generation of professionals through partnership, mentorship, and community engagement.

THANK YOU TO OUR 2026 CORPORATE PARTNERS

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THANK YOU!

TO OUR SUPPORTING ASSOCIATIONS

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NEW CCLFPS

This May, we celebrated the first graduating class of the CFLA's Canadian Certified Lease & Finance Professionals (CCLFPs). As the first to earn this distinction in Canada, these eight graduates have established a new standard of professionalism, expertise, and ethical leadership within the commercial equipment finance community. Their achievement reflects not only individual dedication, but also a shared commitment to advancing the strength and credibility of our industry.

The CCLFP marks an important milestone. Building on the highly regarded CLFP designation, our team spent three years carefully tailoring the program to reflect Canada's unique tax, accounting, and regulatory landscape. We want to express our sincere gratitude to the CLFP Foundation and its CEO, Reid Raykovich, for their partnership, leadership, and unwavering support in establishing the CCLFP in Canada.

To our pioneering graduating class, congratulations on this milestone accomplishment. You are helping shape the next chapter of excellence in equipment finance in Canada and setting a strong example for those who will follow. With leaders of this calibre representing the field, I am optimistic about the future of asset-backed leasing and confident in our industry's continued growth, innovation, and integrity in the years ahead.

-Michael Rothe, President & CEO, Canadian Finance & Leasing Association (CFLA)

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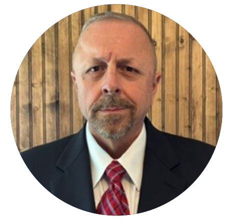

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