



CLFP

Circular

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A MESSAGE FROM THE CEO

Dear Colleagues and Friends,

It is hard to believe we are already three-quarters of the way through 2026, and even harder to believe how much has happened in such a short period of time. This quarter, I have been especially excited not only by how much the CLFP Foundation continues to grow, but by the work happening behind the scenes to make the experience better for our candidates, members, and the next generation entering our industry.

One of the developments I am most excited about is the addition of another university program. Beginning in spring 2027, La Salle University will offer a course in Commercial Equipment Financing & Leasing, developed with support from the Equipment Leasing & Finance Foundation. Building on the success we have seen at the University of North Texas, this is another important step toward introducing college students to an industry most of us probably didn't know existed when we were their age!

We are also looking closely at how we can better support candidates on their path to becoming a CLFP. This year, we began developing more detailed exam performance analysis for candidates who are

unsuccessful on an exam, giving them greater insight into the areas where additional preparation may be helpful. We are also piloting a new study app designed to make preparing for the CLFP exam more accessible, interactive, and effective.

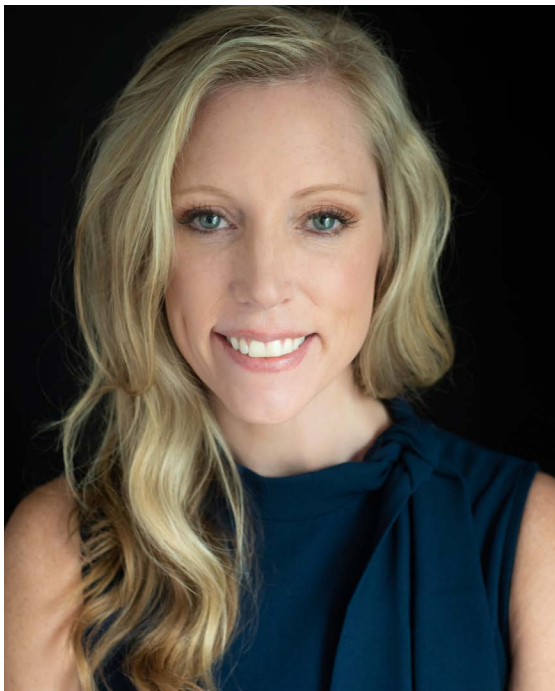
And there are certainly a lot of people preparing! Participation in our Academies for Lease & Finance Professionals has reached record levels this year. With the number of candidates coming through the ALFP program and pursuing the designation, we are within striking distance of another remarkable milestone: 2,000 CLFPs.

When I think about that number, it is pretty incredible. What began as an effort to establish a standard of professionalism in our industry has grown into a community of nearly 2,000 professionals committed to knowledge, ethics, and continued development.

More importantly, we continue to think about what comes next. From introducing college students to commercial equipment finance, to helping people build foundational industry knowledge, to preparing candidates for the CLFP designation and supporting them throughout their careers, our goal is to create clearer pathways for professional development at every stage.

There is still plenty of 2026 left, and judging by the first nine months, I have a feeling we aren't finished breaking records yet.

Reid Raykovich, CLFP, CAE



Reid Raykovich, CLFP, CAE

WHY I BECAME A CLFP



“I wanted to challenge myself by pursuing the CLFP certification to deepen my knowledge of the industry and earn a respected professional distinction. Being part of such an incredible community was also a huge source of motivation throughout the journey.”

ADELYN HILDEBRANDT, CLFP ASSOCIATE | AP EQUIPMENT FINANCING



“I chose to pursue the CLFP designation and take the ALFP course to expand my knowledge of the industry. I have spent all five years of my career in equipment finance at the same company and wanted to broaden my knowledge of practices outside of my day-to-day work. The CLFP and ALFP helped me to better understand leasing and financing from different business perspectives.”

MAX TEUNISSEN, CLFP | STRYKER



“Pursuing the CLFP designation was an opportunity to expand my industry knowledge while earning a respected credential. I wanted to build on my 30+ years of experience, gain a deeper understanding of all aspects of equipment finance, and better serve the law firms and partners I work with every day. The process also opened my eyes to many aspects of leasing that I hadn’t previously explored, giving me a broader perspective on the industry as a whole.”

JULIANA LOWE, CLFP



SPOTLIGHT: **JOSEPH REED, CLFP** *Stryker Flex Financial - Senior Lease Commencement Administrator*

Location
Portage, MI

Year Earned CLFP
2026

Biography

My name is Joe Reed, and I serve as the Senior Lease Commencement Administrator for Stryker's Flex Financial business. Over the past four years, I have had the privilege of helping shape and grow the Lease Commencement function from a single-person role into a team of four dedicated professionals. Throughout this growth, I have trained and mentored multiple team members, helping build a collaborative, high-performing team focused on delivering exceptional service and consistent results for both our internal and external customers.

During my time with Flex Financial, I have contributed to and led several initiatives aimed at improving operational efficiency and customer experience. One of the most impactful achievements has been helping drive significant improvements in the timely commencement of lease transactions, resulting in more streamlined processes and stronger outcomes for the business. I am guided by the values of integrity, responsibility, and empathy, and I strive to bring those principles to every project, decision, and customer interaction.

CLFP Journey

How did you get started in the equipment finance industry?

I got started about four years ago, when I joined Stryker's Flex Financial team as a Lease Commencement Administrator. Prior to that I worked with the Flex team often, as a Sales Support Representative, in another part of Stryker. I applied to the newly created Lease Commencement Administrator role and was lucky enough to be offered the position.

What motivated you to pursue the CLFP designation?

It was to gain a better understanding of the industry. My bachelor's degree is in a completely unrelated field, so this was a perfect opportunity for me to learn more in depth about leasing and finance.

What part of the process stretched or challenged you the most?

The pricing and financial and tax accounting sections. Learning how to use T-Value with minimal experience was challenging but gratifying when it started to make sense after a few weeks.

How has earning your CLFP influenced your career or confidence?

It has given me a much better understanding of the industry. As a result, I have been able to comprehend more about our business than I did before. I have additional finance training scheduled in the future that earning my CLFP has better prepared me for.

What advice would you give to someone considering the designation?

Be prepared for a challenge and don't be afraid to ask for help. I leaned on a few other CLFPs at my company, while I was preparing to take the Exam. Everyone was super helpful and quick to assist. If there are no other CLFPs where you work, there are mentors available through the Foundation who are more than happy to help.



Let's Get to Know You

What's something people might not guess about you?

I love cooking. I grew up watching Emeril Lagasse, Two Hot Tamales and Iron Chef Japan and have loved the process of cooking ever since.

When you need to reset after a long day, what do you do?

Spend time in the woods or on the water. I love to be outdoors whenever I can. It is a great way to clear your head and slow down.

If you had a completely free Saturday, how would you spend it?

It would depend on the weather and season...but it would likely be something fun with my family, hunting, fishing, or playing a video game.

If you could travel anywhere tomorrow, where would you go?

Scotland or Germany to see where my family came from. Both of my grandmothers immigrated from Europe during World War II. It would be amazing to see the cities they are from.

What's one thing you're deeply grateful for right now?

My family (wife, son, and dog), who support me every day in all the things I choose to do, both professionally and personally (I have a lot of hobbies).



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SPOTLIGHT: *MELISSA GREENWOOD, CLFP* *U.S. Bank, Operations Manager - Assistant Vice President*

Location
Marshall, MN

Year Earned CLFP
2026

Biography

I have worked for U.S. Bank for the last 10 years in Operations. Currently I am the Assistant Vice President, Operations Manager of the Documentation department. In my professional career, I have excelled as a manager, leading teams with a focus on collaboration, innovation, and achieving outstanding results. The ability to inspire and motivate others has been a key factor in driving success and fostering a positive work environment. I take pride in my ability to navigate challenges and find effective solutions, ensuring that my team consistently meets and exceeds goals.

Outside of work, my family is my greatest priority. I enjoy spending time with my children and cheering them on at their sports and extracurricular activities. I am passionate about gardening and take pride in preserving the produce I grow for future meals. I also enjoy unwinding with my husband by binge-watching our favorite TV shows, watching football (Minnesota Vikings) or watching hockey (Minnesota Wild) while spending quality time together.

My CLFP Journey

How did you get started in the equipment finance industry?

Before joining U.S. Bank Equipment Finance (USB EF), I worked as a Service Manager at Wells Fargo. Looking for a new challenge and opportunity to expand my skills, I transitioned to USB EF as a Documentation Analyst. After about a year in that role, I was promoted to Operations Manager and have continued to lead the same team, focusing on operational excellence and team development.

What motivated you to pursue the CLFP designation?

Vonnie Johnson, my manager, played a key role in motivating me to take this step. Although she encouraged me to pursue it for several years, I was initially intimidated by the challenge. Eventually, I put my fears aside, embraced the opportunity, and dove in headfirst.

What part of the process stretched or challenged you the most?

The most challenging part for me was the accounting chapter and knowing the different “lenses.” Distinguishing each one took a lot of studying and memorization.

How has earning your CLFP influenced your career or confidence?

Through my CLFP Journey, I gained a broader understanding of equipment finance and the factors that drive many of our industry practices. Having the certification has strengthened my confidence and given me a greater appreciation for the reasons behind our processes.

What advice would you give to someone thinking about becoming a CLFP?

The most important advice I can offer is to thoroughly study and focus on understanding the “why” behind the concepts. The deeper your understanding of the material, the better prepared and more confident you will feel on your Exam day.



Let's Get to Know You

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

What's a personal value that guides how you show up at work?
Collaboration is a value that shapes how I work with others. I believe in building strong relationships, sharing knowledge, and supporting my colleagues to achieve common goals and deliver the best possible outcomes.

If you could master one new skill overnight, what would it be?
Becoming more efficient with all the new technology and learning how to leverage AI to its fullest potential.

When you need to reset after a long day, what do you do? Sit outside (weather permitting) with a glass of wine.

What's one thing you're deeply grateful for right now? I am grateful every day for my family and the support I have from them.





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Didn't I Just Do This? A Closer Look at CLFP Recertification

By Mel Vinson, CLFP | CLFP Foundation



"It's that time of year again!" For long-time CLFPs, those words probably mean one thing: Annual Recertification is coming. And somewhere, right about now, there is probably a CLFP thinking,

"Wait...didn't I just do this last year?"

Yes. Yes, you did. If you earned your CLFP designation within the past year, you may be wondering something entirely different:

"Recertification? What is that?"

Whether you are a seasoned CLFP or experiencing your first Recertification season, the annual process is an important part of maintaining the designation and staying current in an ever-changing industry.

The good news for all of us, is that recertifying is a process that takes less than 30 minutes to do. So, grab your coffee, find your favorite CLFP teammate or friend, and let's learn a bit more about why we do this every fall.

Why do CLFPs go through Recertification every year?

Let's start by diving into the "why" behind this process. As every CLFP knows, earning the designation demonstrates a commitment to professional knowledge, ethics, and excellence in the equipment leasing and finance industry.

But, over time our industry has changed: Regulations evolve, technology advances, market conditions shift, and business practices are altered and have advanced throughout time. As these industry changes take place, it's clear that the CLFP designation should be evolving with it.

Annual Recertification provides an opportunity for all CLFPs to give their industry knowledge a little annual tune-up. It isn't a second round of the CLFP Exam (thank goodness!), and it isn't designed to prove all over again that you did in fact earn the designation. Instead, it gives the CLFP Community a chance to step back into a growth mindset for a few minutes, polish earned knowledge and skillsets, and dive into relevant industry developments to ensure we're all staying current on the issues that affect our businesses and the customers we serve.

Think of it as the professional equivalent of taking your car in for an oil change. You could keep driving without one for a while. But it's probably not the best idea. Tune-ups are necessary for continued performance.

Recertification's History

Recertification has evolved right along with the CLFP community. Historically, CLFPs went through a Recertification process every few years that required documentation of industry involvement, conference attendance, and other professional activities. As the designation grew, it became clear that this approach wasn't necessarily practical or equitable for every CLFP. So, the process changed. Rather than asking all CLFPs to document a list of activities, the Foundation shifted toward an annual education-focused model designed to help professionals maintain familiarity of the CLFP Body with Knowledge and be informed about pertinent industry changes.

The CLFP Recertification Committee plays an important role in that process by identifying relevant topics and developing educational content annually. The result is a process that is now shorter, more accessible, and more focused on something every professional can benefit from: continuing to learn.

And if you are thinking,

"Didn't I already master the Body of Knowledge when I studied for and took the Exam?"

Absolutely; however, all CLFPs also probably learned something new about the industry after earning the CLFP letters. And that's the point! Recertification keeps us on the same page, and the mindset of continued growth and development is critical to success. One of the things that makes the CLFP Community so unique is the shared foundation of knowledge represented by the designation, and recertification helps maintain that.

As a refresher, each year when Recertification begins, all CLFPs review information about current industry topics and developments and complete short quizzes along the way. It is a moment to refresh understanding and consider how any industry changes may impact our roles. The process also includes an affirmation of the CLFP Standards of Professional Conduct and Pledge, reinforcing the professional and ethical responsibilities that come with holding the designation.

So yes, there are quizzes, but the quizzes are one piece of the bigger picture. The goals of Recertification are industry

awareness and continued growth. And if this seems like a lot, the good news is that these quizzes (unlike the CLFP Exam) are open-note (if needed!) and shouldn't take more than 30 minutes to complete.

Recertification Doesn't Have to be a Solo Activity

Here's where we would encourage CLFPs to have a little fun. Recertification can be completed individually, but why not make it a team activity?

If you have several CLFPs at your company, consider setting aside 30 minutes and completing the process together as a team. Schedule a Zoom call, put the quiz questions up on the screen. Talk through the articles, compare quiz answers. See who finishes first. Make a game out of it! A little friendly competition never hurt anyone and is a positive way to keep teams united. Over the years, we have heard of teams completing Recertification over breakfast, lunches – even happy hours!

And yes, discussing the quiz questions is absolutely encouraged. In fact, talking through why an answer is correct can be one of the best ways to turn a short annual requirement into a meaningful learning opportunity. After all, professional development doesn't always have to happen in a classroom. Sometimes it happens on a Zoom call with six coworkers, three cups of coffee, donuts, and one person insisting they *definitely* know the answer.

When is Recertification and other Key Details

Now for the important information that all CLFPs should know:

The annual Recertification process takes place each fall, and all CLFPs participate. If this is your first year as a new CLFP, welcome! Your first Recertification season may feel a little unfamiliar, but don't worry. The Foundation team is here to help.

For the 2027 Recertification season, the process opened in the **first week of September 2026** and will remain open through **November 30, 2026**.

The process includes:

- Reviewing annual educational content covering relevant industry developments and completing the required quizzes*
- Affirming the CLFP Standards of Professional Conduct and Pledge
- Paying annual dues of \$155

** If a CLFP earned their CLFP letters in 2026, no quizzes will be required this year, as you just passed the full CLFP Exam!*

If you have questions, encounter an issue, or aren't sure what you are supposed to do, contact renewal@clfpfoundation.org.

Please use that shared box rather than emailing an individual staff member directly. The renewal inbox is monitored by the full Foundation team, which means your question can get to the right person quickly and allows us to provide consistent and continued support throughout the process.

At the end of the day, Recertification is about so much more than checking something off of a to-do list. It is an annual opportunity to pause and reaffirm the professional standards that come with being a CLFP. Earning the CLFP designation is an accomplishment; continuing to grow as a CLFP is the commitment. Recertification is a small annual touch-up that helps keep our knowledge sharp, our community connected, and the CLFP designation meaningful for the professionals who hold it and the industry that recognizes it.



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INDUSTRY NEWS

MARK YOUR CALENDARS!

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. This is the equipment leasing and finance industry's largest annual gathering of leaders and executives. Dates are October 25-27, 2026 in Palm Desert, California.



ELFA

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October 25-27, 2026 | Palm Desert, CA

Register here! <https://www.elfaonline.org/events/65th-annual-convention>

Tap into Federal Advocacy Insights

Stay up to date on ELFA's advocacy efforts on behalf of the equipment leasing and finance industry before federal policymakers, regulators and standard-setting bodies. Read what's new in the association's monthly Washington Report.

<https://www.elfaonline.org/advocacy/federal-advocacy/washington-report>

National Equipment Finance Association (NEFA) Upcoming NEFA Events

With the Fall Conference behind us, there are still plenty of opportunities to connect with colleagues and stay engaged throughout the remainder of the year. Here is a list of upcoming events.

EVENTS AND PROGRAMS

OCTOBER 14 1PM EST

AI Virtual Series – Wrap Up

OCTOBER 20 1PM EST

Knowledge Exchange: Leadership

NOVEMBER 3 1PM EST

The Professional Broker/Lessor Education Series:
Forward Thinking

NOVEMBER 17 1PM EST

Knowledge Exchange: Workforce Dynamics

DECEMBER 15 1PM EST

Knowledge Exchange: Technology & Innovation



All events are located here:

<https://www.nefassociation.org/events/upcoming/>

INDUSTRY NEWS

ELEVATE YOUR COMMERCIAL FINANCE BUSINESS AT THE 2026 AACFB COMMERCIAL FINANCING EXPO

Join commercial finance brokers, funding sources, and industry service providers **October 21-23, 2026, in Irvine, California**, for the 2026 AACFB Commercial Financing Expo.

This year's theme, ***Coast to Coast: Elevating the Commercial Finance Experience***, reflects what attendees can expect throughout the event. From practical education and interactive roundtables to valuable networking and connections with leading funding sources and industry partners, the Expo is designed to help you learn, connect, and elevate your business.

Start the Expo on a positive note by joining us the evening before for a special charity event benefiting Ronald McDonald House of Orange County, bringing attendees together to give back while making new connections.

Attendees will find sessions covering underwriting, fraud prevention, AI, deal packaging, credit analysis, sales strategies, portfolio building, and more, with insights you can put to work in your business.

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