PRESIDENT'S MESSAGE



The Power of Showing Up

Next spring, AACFB is coming to Kentucky, and I could not be more excited to welcome everyone to my home state.

Louisville comes alive with tradition, energy, hospitality, and history. I hope you will come early or stay an extra day or two, explore the city, visit the Bourbon Trail, and experience some of what makes Kentucky such a special place.

But more than anything, I hope you come for the people.

There is a simple truth I have come to believe more deeply with every year in this industry: you get out of an association what you are willing to give to it.

Not just dues. Your time. Your presence. Your curiosity. Your willingness to raise your hand, introduce yourself, volunteer, ask a question, and show up.

As President of the American Association of Commercial Finance Brokers, President of MC2 Finance, and an officer on the Board of Directors of the Used Truck Association, I have seen firsthand what happens when people choose to become part of something rather than simply belong to it.

The difference is relationships.

Commercial finance may be built on credit, collateral, equipment, terms, and transactions, but this industry still moves on trust.

Trust is built person to person. Over coffee before a conference. In a hallway between sessions. At dinner, at a reception, or during a conversation that has nothing to do with a deal.

Those moments matter.

Months later, a difficult transaction lands on your desk. A customer needs an answer. A deal does not quite fit the box. Suddenly, you are not sending a cold email to a stranger.

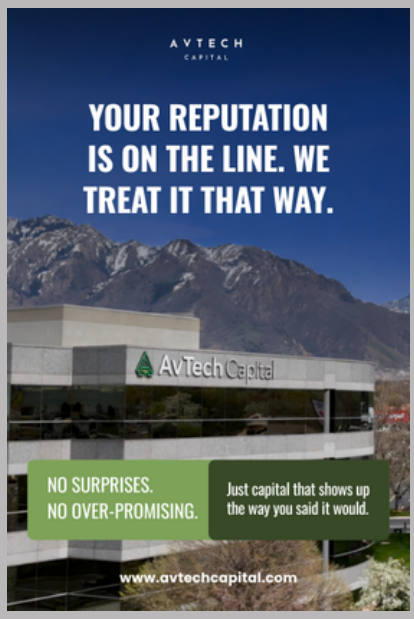
You are calling someone you know.

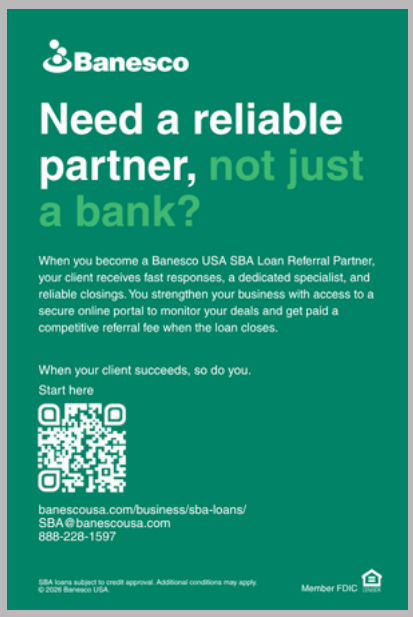
You can say, "I have a good customer, and I really need your help. Will you take another look at this one?"

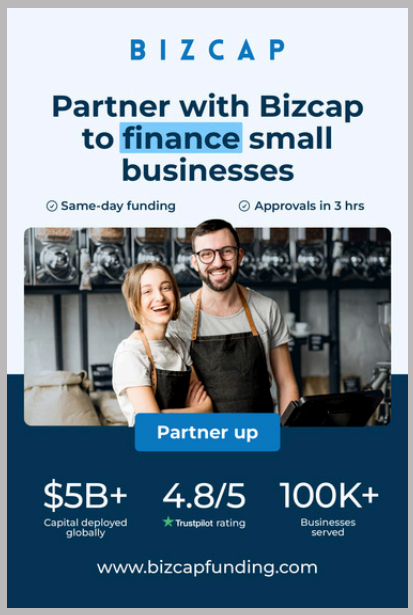
That relationship does not guarantee an approval, nor should it. But it can open a conversation. It can create trust. It can lead someone to ask another question, look at the deal differently, or help you find a path forward.

That is the power of connection.

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It is also why I believe so strongly in getting involved with AACFB.

Join a committee. Reach out to another member. Introduce yourself to a lender. Sit beside someone new at lunch. Share what you have learned. Ask for advice. Offer it when you can.

The more we give to this Association, the stronger our own networks become.

We gathered recently in Irvine, California, for the Commercial Financing Expo.

If you were lucky enough to attend, I hope you came for the education and ideas, but also for the conversations that never appear on the agenda. Those are often the ones you remember.

Years from now, you may not remember every presentation or every slide.

You will remember the people.

You will remember the lender who took the time to explain a program, the broker who gave you advice, the introduction that became a referral, or the relationship that later helped you save a deal for a customer.

So my challenge to every AACFB member is simple:

Show up. Get involved. Introduce yourself. Join the committee. Make the phone call. Come to Kentucky.

And when you walk into the room, do not just look for the people you already know.

Look for the person you do not know yet.

That may be the relationship that changes your business.

Sincerely,

Katie Baker

Katie Baker, CLFP
AACFB President



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