



Caution Flag Product Descriptor

Product Overview

The Caution Flag report is a component of Tarnell's *Credit Account Monitoring* services which include Portfolio Credit News and CreditWatch. Caution Flag provides our earliest indicator of possible financial distress and increased credit risk at your accounts of interest. Caution Flag reports are most timely, sent prior to publication of our vetted payment performance reports and monthly rescoring of accounts.

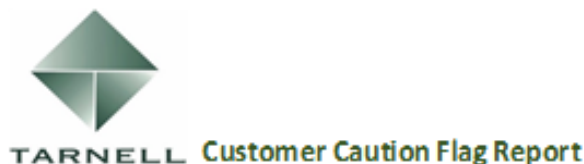
Sourced from our analysts' review of the continuing stream of peer suppliers' current accounts receivable data, we will notify you when 40% or more of the balance owed to any supplier of your accounts is more than 30 days past due.

The Caution Flag report is a yellow flag report and is intended to warn you that the accounts flagged have met your *selected accounts* criteria and may warrant further evaluation. The report will also enable your immediate request for an analyst update of a standard report for a closer look at your customer's credit status.

Caution Flag reports will complement and augment your credit and sales account management efforts, allowing you to earlier identify potential increased risk and possible credit insurance claim accounts.

The Deliverable

- Weekly, you **or** your selected designee will receive a report via email indicating which, if any, of the accounts listed on your most recently submitted month end Accounts Receivable aging report showing any dollars owing, have triggered a Caution Flag on that week's report.
- From our continual review of recently received peer AR data any account that exceeds the *standard* or your *selected** threshold will continue to generate Flags until their risk exposure falls below that threshold.
- Format of the Caution Flag report:



For more information or to change your criteria, please contact:
Lauren Andreozzi, 401-421-5800 ext. 448; landreozzi@tarnell.com

During the processing of accounts receivable data submitted monthly by plastic industry suppliers, Tarnell has observed that customers of yours, listed below, have recent open balances that are more than 30 days past due with one or more suppliers.

Your Current Criteria: \$\$\$		Week of August 1, 2021						
Account Number	Company Number	Facility Number	Company Name	City	State	Order PPR	Order CASE	Order Resume
J3900	53082	5308900	Johnson Industries	Warwick	RI			
A324	52439	1254300	Carl Tech	Barrington	IL			
K3379	41220	2282000	Stephens Injection Molding	Nashville	TN			



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Product Options

- *Standard Caution Flag report*
Your accounts will be flagged when we note 40% or more of a balance of \geq \$1000 owed to any supplier being reported more than 30 days past due.
- *Selected Accounts Caution Flag report**
Tarnell will filter our Standard Customer Caution Flag report to focus only on the accounts that you determine critical or of interest by either your selection of the dollar balance owed to you on your monthly submitted Accounts Receivable aging report or by your submittal of a list of named accounts.

Fees

The Caution Flag report is available via annual subscription. It is available as a standalone or bundled in our *Credit Account Monitoring program*. The cost is determined by the number of Tarnell covered North American accounts (US, Canada & Mexico) sold to within 12 months as evidenced by dollars owing in your Accounts Receivable aging report at the beginning of your contract period or the number of accounts on a submitted list(s) of accounts.

The highest value of the Caution Flag report is its potential to provide an early read of a possible negative situation in active accounts. The timely monthly submittal of AR data optimizes the likelihood of receiving an early warning flag on newly acquired as well as legacy accounts.

To subscribe or for more information about the Caution Flag report call 401-421-5800 x448 or email Landreozi@Tarnell.com or directly to your Customer Business Development Manager.