



## Live Report : INTERNATIONAL COMMERCE & MARKETING CORP.

D-U-N-S® Number: 61-692-0104

Trade Names: POSTAL PRODUCTS UNLIMITED - DIRECT ADVANTAGE - AMERICAN POSTAL MANUFACTURING - ICM

Endorsement/Billing Reference: jasonr@anytimelogistics.biz

|                        |   |                      |                        |   |            |
|------------------------|---|----------------------|------------------------|---|------------|
| <b>D&amp;B Address</b> |   | <b>Location Type</b> |                        | <b>Added to Portfolio:</b> 02/15/2011           |            |
| <b>Address</b>         | 500 W Oklahoma Ave<br>Milwaukee, WI - 53207 | <b>Location Type</b> | Single Location        | <b>Last View Date:</b>                          | 02/17/2011 |
| <b>Phone</b>           | 414 290-1500                                | <b>Web</b>           | www.postalproducts.com | <b>ATTN:</b> Jason Rotzenberg                   |            |
| <b>Fax</b>             |   |                      |                        | <b>Endorsement:</b> jasonr@anytimelogistics.biz |            |
|                        |   |                      |                        | <b>Report Printed:</b> August 02, 2011          |            |

## Company Summary

Currency: Shown in USD unless otherwise indicated

### Score Bar

|                                 |               |
|---------------------------------|---------------|
| Sales                           | 37,617,490.00 |
| Employees                       | 140           |
| PAYDEX®                         | 75            |
| Commercial Credit Score Class   | 1             |
| Financial Stress Class          | 2             |
| Credit Limit - D&B Conservative | 500,000.00    |
| D&B Rating                      | 4A1           |

### Financial Stress Score Class

**Financial Stress Score Class: 2**   
Lowest Risk:1;Highest Risk :5

### D&B Company Overview

#### This is a single location

|                            |   |
|----------------------------|---|
| <b>Chief Executive</b>     | BRIAN P NELSON,<br>PRES                               |
| <b>Year Started</b>        | 1988  |
| <b>Employees</b>           | 140   |
| <b>Financing</b>           | SECURED   |
| <b>SIC</b>                 | 5085 , 5961   |
| <b>Line of business</b>    | Whol industrial<br>supplies, ret mail-<br>order house |
| <b>NAICS</b>               | 423840  |
| <b>History Status</b>      | CLEAR   |
| <b>Financial Condition</b> | STRONG  |

### Financial Overview

| Latest Financial Statement                  | Fiscal statement dated DEC 31 2009: |
|---|-------------------------------------|
| <b>Total Current Assets</b>                 | 18,786,555                          |
| <b>Total Current Liabilities</b>            | 1,230,263                           |
| <b>Total Assets</b>                         | 19,654,254                          |
| <b>Total Liabilities + Equity</b>           | 19,654,254                          |
| <b>Current Ratio</b>                        | 15.3                                |
| <b>Quick Ratio</b>                          | 10.7                                |
| <b>Total Liabilities to Net Worth Ratio</b> | 6.7                                 |
| <b>Sales to Net Working Capital Ratio</b>   | 2.1                                 |
| <b>Net worth</b>                            | 18,423,991                          |
| <b>Annual Sales</b>                         | 37,617,490                          |

### Company News

Today: Tuesday, August 02, 2011

### D&B PAYDEX®

**D&B PAYDEX®** 75   
Lowest Risk:100;Highest Risk :1

When weighted by amount, Payments to suppliers average 8 days beyond terms

This company is not currently tracked for Company News.

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#### D&B 3-month PAYDEX®

**3-month D&B PAYDEX®:** 72 

Lowest Risk:100;Highest Risk :1

When weighted by amount, Payments to suppliers average 12 Days Beyond Terms

#### Public Filings

The following data includes both open and closed filings found in D&B's database on this company.

| Record Type  | Number of Records | Most Recent Filing Date |
|--------------|-------------------|-------------------------|
| Bankruptcies | 0                 | -                       |
| Judgments    | 0                 | -                       |
| Liens        | 0                 | -                       |
| Suits        | 0                 | -                       |
| UCCs         | 4                 | 07/13/10                |

The public record items contained herein may have been paid, terminated, vacated or released prior to todays date.

#### Commercial Credit Score Class

**Commercial Credit Score Class: 1** 

Lowest Risk:1;Highest Risk :5

#### Detailed Trade Risk Insight™

Days Beyond Terms Past 3 Months


**3**  
Days

Dollar-weighted average of **35** payment experiences reported from **32** Companies

Recent Derogatory Events

|                       | May-11 | Jun-11 | Jul-11 |
|-----------------------|--------|--------|--------|
| Placed for Collection | -      | -      | -      |
| Bad Debt Written Off  | -      | -      | -      |

## Predictive Scores

Currency: Shown in USD unless otherwise indicated 

#### Credit Capacity Summary

This credit rating was assigned because of D&Bs assessment of the companys creditworthiness. For more information, see the [D&B Rating Key](#)

**D&B Rating :** 4A1

**Financial Strength:** 4A indicates 10 to 50 million  
**Composite credit appraisal:** 1 is high

Below is an overview of the companys rating history since 10-16-2001

| D&B Rating | Date Applied |
|------------|--------------|
| 4A1        | 05-12-2010   |
| 4A2        | 11-20-2009   |
| 4A1        | 09-12-2007   |
| 3A1        | 04-05-2006   |

**Sales:** 37,617,490.00

**Number of Employees Total:** 140

**As of 12/31/09**

**Worth:** 18,423,991

| D&B Rating | Date Applied | Working Capital:             | \$17,556,292                      |
|------------|--------------|------------------------------|-----------------------------------|
| 1R3        | 12-12-2005   |                              |                                   |
| 1R2        | 12-08-2005   |                              |                                   |
| 3A2        | 05-02-2002   |                              |                                   |
| 3A1        | 01-26-2002   |                              |                                   |
| 3A2        | 11-06-2001   |                              |                                   |
| 1R3        | 10-16-2001   |                              |                                   |
|            |              | <b>Payment Activity:</b>     | <b>(based on 129 experiences)</b> |
|            |              | <b>Average High Credit:</b>  | 4,526                             |
|            |              | <b>Highest Credit:</b>       | 60,000                            |
|            |              | <b>Total Highest Credit:</b> | 509,900                           |

**Note**

: The Worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

**D&B Credit Limit Recommendation**

|                                  |           |
|----------------------------------|-----------|
| <b>Conservative credit Limit</b> | 500,000   |
| <b>Aggressive credit Limit:</b>  | 1,000,000 |

**Risk category for this business :** **LOW**

This recommended Credit Limit is based on the company profile and on profiles of other companies with similarities in size, industry, and credit usage.

Risk is assessed using D&Bs scoring methodology and is one factor used to create the recommended limits. See Help for details.

**Financial Stress Class Summary**

The Financial Stress Score predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&Bs extensive data files.

The Financial Stress Class of 2 for this company shows that firms with this class had a failure rate of 0.09% (9 per 10,000), which is lower than the average of businesses in D & B's database

**Financial Stress Class : 2** 

(Lowest Risk:1; Highest Risk:5)

Moderate risk of severe financial stress, such as a bankruptcy, over the next 12 months.

**Probability of Failure:**

- Among Businesses with this Class: **0.09 %** (9 per 10,000)
- Financial Stress National Percentile : **73** (Highest Risk: 1; Lowest Risk: 100)
- Financial Stress Score : **1518** (Highest Risk: 1,001; Lowest Risk: 1,875)
- Average of Businesses in D&Bs database: **0.48 %** ( 48 per 10,000)

**The Financial Stress Class of this business is based on the following factors:**

- UCC Filings reported.
- High number of inquiries to D & B over last 12 months.
- Low proportion of satisfactory payment experiences to total payment experiences.
- High proportion of slow payment experiences to total number of payment experiences.
- High proportion of past due balances to total amount owing.

**Notes:**

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Probability of Failure shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Probability of Failure - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&Bs file.

- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

| Norms                      | National % |
|----------------------------|------------|
| This Business              | 73         |
| Region: EAST NORTH CENTRAL | 50         |
| Industry: WHOLESALE        | 54         |
| Employee range: 100-499    | 75         |
| Years in Business: 11-25   | 68         |

This Business has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

### Credit Score Summary

The Commercial Credit Score predicts the likelihood that a company will pay its bills in a severely delinquent manner (90 days or more past terms), obtain legal relief from creditors or cease operations without paying all creditors in full over the next 12 months. Scores are calculated using a statistically valid model derived from D&B's extensive data files.

The Credit Score class of 1 for this company shows that 6.0% of firms with this class paid one or more bills severely delinquent, which is lower than the average of businesses in D & B's database.

**Credit Score Class : 1** 

Lowest Risk:1;Highest Risk :5

### Incidence of Delinquent Payment

- Among Companies with this Classification: **6.00 %**
- Average compared to businesses in D&B's database: **23.50 %**
- Credit Score Percentile : **100** (Highest Risk: 1; Lowest Risk: 100)
- Credit Score : **542** (Highest Risk: 101; Lowest Risk:670)

The Credit Score Class of this business is based on the following factors:

- Most recent amount past due.
- High proportion of past due balances to total amount owing.
- Business is not a subsidiary.
- Low proportion of satisfactory payment experiences to total payment experiences.

### Notes:


- The Commercial Credit Score Risk Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience severe delinquency.
- The incidence of delinquency shows the percentage of firms in a given percentile that are likely to pay creditors in a severely delinquent manner. The average incidence of delinquency is based on businesses in D&B's database and is provided for comparative purposes.
- The Commercial Credit Score percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Commercial Credit Score offers a more precise measure of the level of risk than the Risk Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

| Norms                      | National % |
|----------------------------|------------|
| This Business              | 100        |
| Region: EAST NORTH CENTRAL | 55         |
| Industry: WHOLESALE        | 57         |
| Employee range: 100-499    | 85         |
| Years in Business: 11-25   | 76         |

This business has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.


## Trade Payments

Currency: Shown in USD unless otherwise indicated 

### D&B PAYDEX®

The D&B PAYDEX is a unique, weighted indicator of payment performance based on payment experiences as reported to D&B by trader references. Learn more about the D&B PAYDEX

Timeliness of historical payments for this company.

|                                   |   |  |
|-----------------------------------|---|--|
| <b>Current PAYDEX is</b>          | <b>75</b>   | Equal to 8 days beyond terms ( Pays more slowly than the average for its industry of 6 days beyond terms ) |
| <b>Industry Median is</b>         | <b>76</b>   | Equal to 6 days beyond terms   |
| <b>Payment Trend currently is</b> |  | Unchanged, compared to payments three months ago   |

Indications of slowness can be the result of dispute over merchandise, skipped invoices etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

|  |        |
|--|--------|
| <b>Total payment Experiences in D&amp;Bs File (HQ)</b>     | 129    |
| <b>Payments Within Terms (not weighted)</b>                | 81 %   |
| <b>Trade Experiences with Slow or Negative Payments(%)</b> | 21.32% |
| <b>Total Placed For Collection</b>                         | 0      |
| <b>High Credit Average</b>                                 | 4,526  |
| <b>Largest High Credit</b>                                 | 60,000 |
| <b>Highest Now Owing</b>                                   | 25,000 |
| <b>Highest Past Due</b>                                    | 1,000  |

**D&B PAYDEX® : 75** 

(Lowest Risk:100; Highest Risk:1)

When weighted by amount, payments to suppliers average 8 days beyond terms

**3-Month D&B PAYDEX® : 72** 

(Lowest Risk:100; Highest Risk:1)

Based on payments collected over last 3 months.

When weighted by amount, payments to suppliers average 12 days beyond terms

### D&B PAYDEX® Comparison

#### Current Year

PAYDEX® of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Whol industrial supplies, ret mail-order house , based on SIC code 5085 .

Shows the trend in D&B PAYDEX scoring over the past 12 months.

|                      | 9/10 | 10/10 | 11/10 | 12/10 | 1/11 | 2/11 | 3/11 | 4/11 | 5/11 | 6/11 | 7/11 | 8/11 |
|----------------------|------|-------|-------|-------|------|------|------|------|------|------|------|------|
| <b>This Business</b> | 77   | 77    | 76    | 76    | 75   | 75   | 74   | 74   | 75   | 75   | 75   | 75   |

|                           | 9/10 | 10/10 | 11/10 | 12/10 | 1/11 | 2/11 | 3/11 | 4/11 | 5/11 | 6/11 | 7/11 | 8/11 |
|---------------------------|------|-------|-------|-------|------|------|------|------|------|------|------|------|
| <b>Industry Quartiles</b> |      |       |       |       |      |      |      |      |      |      |      |      |
| Upper                     | 79   | .     | .     | 79    | .    | .    | 79   | .    | .    | 79   | .    | .    |
| Median                    | 76   | .     | .     | 76    | .    | .    | 76   | .    | .    | 76   | .    | .    |
| Lower                     | 70   | .     | .     | 70    | .    | .    | 70   | .    | .    | 70   | .    | .    |

- Current PAYDEX for this Business is 75 , or equal to 8 days beyond terms
- The 12-month high is 77 , or equal to 5 DAYS BEYOND terms
- The 12-month low is 74 , or equal to 9 DAYS BEYOND terms

#### Previous Year

Shows PAYDEX of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Whol industrial supplies, ret mail-order house , based on SIC code 5085 .

| Previous Year             | 09/09<br>Q3'09 | 12/09<br>Q4'09 | 03/10<br>Q1'10 | 06/10<br>Q2'10 |
|---------------------------|----------------|----------------|----------------|----------------|
| <b>This Business</b>      | 71             | 72             | 78             | 78             |
| <b>Industry Quartiles</b> |                |                |                |                |
| Upper                     | 79             | 79             | 79             | 79             |
| Median                    | 75             | 75             | 76             | 75             |
| Lower                     | 70             | 70             | 70             | 70             |

Based on payments collected over the last 4 quarters.

- Current PAYDEX for this Business is 75 , or equal to 8 days beyond terms
- The present industry median Score is 76 , or equal to 6 days beyond terms
- Industry upper quartile represents the performance of the payers in the 75th percentile
- Industry lower quartile represents the performance of the payers in the 25th percentile

#### Payment Habits

For all payment experiences within a given amount of credit extended, shows the percent that this Business paid within terms. Provides number of experiences to calculate the percentage, and the total credit value of the credit extended.

| \$ Credit Extended | # Payment Experiences | Total Amount | % of Payments Within Terms |
|--------------------|-----------------------|--------------|----------------------------|
| Over 100,000       | 0                     | 0            | 0%                         |
| 50,000-100,000     | 1                     | 60,000       | 100%                       |
| 15,000-49,999      | 10                    | 230,000      | 87%                        |
| 5,000-14,999       | 21                    | 135,000      | 62%                        |
| 1,000-4,999        | 30                    | 58,500       | 80%                        |
| Under 1,000        | 48                    | 14,450       | 76%                        |

Based on payments collected over last 12 months.

All Payment experiences reflect how bills are paid in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

#### Payment Summary

- There are 129 payment experience(s) in D&Bs file for the most recent 24 months, with 78 experience(s) reported during the last three month period.
- The highest Now Owes on file is 25,000 . The highest Past Due on file is 1,000

Below is an overview of the companys currency-weighted payments, segmented by its suppliers primary industries:

|                        | Total<br>Revld<br>(#) | Total<br>Amts | Largest High<br>Credit | Within<br>Terms<br>(%) | Days Slow<br><31 31-60 61-90 90><br>(%) (%) (%) (%) |    |     |    |   |
|------------------------|-----------------------|---------------|------------------------|------------------------|---|----|-----|----|---|
| <b>Top Industries</b>  |                       |               |                        |                        |   |    |     |    |   |
| Nonclassified          | 12                    | 15,950        | 5,000                  | 95                     | 5   | 0  | 0   | 0  | 0 |
| Trucking non-local     | 8                     | 21,350        | 10,000                 | 8                      | 21  | 29 | 0   | 42 |   |
| Short-trm busn credit  | 6                     | 10,250        | 5,000                  | 95                     | 5   | 0  | 0   | 0  |   |
| Telephone communicatns | 5                     | 3,550         | 2,500                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg men's footwear     | 3                     | 57,500        | 30,000                 | 98                     | 2   | 0  | 0   | 0  |   |
| Whol computers/softwr  | 3                     | 20,000        | 15,000                 | 94                     | 6   | 0  | 0   | 0  |   |
| Mfg nonwd office furn  | 3                     | 17,000        | 15,000                 | 9                      | 47  | 44 | 0   | 0  |   |
| Public finance         | 3                     | 20,000        | 10,000                 | 50                     | 50  | 0  | 0   | 0  |   |
| Whol office supplies   | 3                     | 7,750         | 5,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Whol industrial suppl  | 2                     | 20,750        | 20,000                 | 96                     | 0   | 0  | 0   | 4  |   |
| Whol hardware          | 2                     | 15,100        | 15,000                 | 0                      | 100   | 0  | 0   | 0  |   |
| Natnl commercial bank  | 2                     | 5,250         | 5,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Whol service paper     | 2                     | 5,250         | 5,000                  | 52                     | 48  | 0  | 0   | 0  |   |
| Arrange cargo transpt  | 2                     | 10,000        | 5,000                  | 25                     | 50  | 25 | 0   | 0  |   |
| Gravure printing       | 2                     | 5,000         | 2,500                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg public bldg furn   | 2                     | 5,000         | 2,500                  | 75                     | 25  | 0  | 0   | 0  |   |
| Mfg misc plastic prdt  | 2                     | 2,750         | 2,500                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg corrugated boxes   | 2                     | 1,000         | 1,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg misc products      | 2                     | 600           | 500                    | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg hardware           | 1                     | 60,000        | 60,000                 | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg converted paper    | 1                     | 35,000        | 35,000                 | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg wood home furn     | 1                     | 35,000        | 35,000                 | 100                    | 0   | 0  | 0   | 0  |   |
| Whol footwear          | 1                     | 25,000        | 25,000                 | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg car parts          | 1                     | 15,000        | 15,000                 | 100                    | 0   | 0  | 0   | 0  |   |
| Pulp mill              | 1                     | 10,000        | 10,000                 | 0                      | 100   | 0  | 0   | 0  |   |
| Mfg pen/mech. pencils  | 1                     | 10,000        | 10,000                 | 100                    | 0   | 0  | 0   | 0  |   |
| Management services    | 1                     | 10,000        | 10,000                 | 50                     | 50  | 0  | 0   | 0  |   |
| Whol roof/side/insul   | 1                     | 7,500         | 7,500                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg misc footwear      | 1                     | 7,500         | 7,500                  | 100                    | 0   | 0  | 0   | 0  |   |
| Whol piece goods       | 1                     | 5,000         | 5,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Photocopying service   | 1                     | 5,000         | 5,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg steel pipe/tubes   | 1                     | 5,000         | 5,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg tires/inner tubes  | 1                     | 2,500         | 2,500                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg packaging paper    | 1                     | 2,500         | 2,500                  | 50                     | 50  | 0  | 0   | 0  |   |
| Mfg textile goods      | 1                     | 2,500         | 2,500                  | 100                    | 0   | 0  | 0   | 0  |   |
| Radiotelephone comun   | 1                     | 2,500         | 2,500                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg photograph equip   | 1                     | 2,500         | 2,500                  | 50                     | 50  | 0  | 0   | 0  |   |
| Help supply service    | 1                     | 1,000         | 1,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Whol office equipment  | 1                     | 1,000         | 1,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg manifold forms     | 1                     | 1,000         | 1,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Whol misc coml equip   | 1                     | 1,000         | 1,000                  | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg fabricated rubber  | 1                     | 1,000         | 1,000                  | 50                     | 50  | 0  | 0   | 0  |   |
| Whol nondurable goods  | 1                     | 1,000         | 1,000                  | 50                     | 0   | 0  | 50  | 0  |   |
| Whol printing paper    | 1                     | 750           | 750                    | 100                    | 0   | 0  | 0   | 0  |   |
| Truck rental/leasing   | 1                     | 750           | 750                    | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg sporting goods     | 1                     | 750           | 750                    | 100                    | 0   | 0  | 0   | 0  |   |
| Mfg misc office eqpt   | 1                     | 500           | 500                    | 50                     | 0   | 0  | 0   | 50 |   |
| Mfg pencils/art prdts  | 1                     | 250           | 250                    | 100                    | 0   | 0  | 0   | 0  |   |
| Whol industrial equip  | 1                     | 250           | 250                    | 50                     | 50  | 0  | 0   | 0  |   |
| Mfg vehicle lighting   | 1                     | 250           | 250                    | 100                    | 0   | 0  | 0   | 0  |   |
| Ret auto supplies      | 1                     | 250           | 250                    | 0                      | 0   | 0  | 100 | 0  |   |

|                                 |     |         |        |     |     |   |   |   |
|---------------------------------|-----|---------|--------|-----|-----|---|---|---|
| Mfg misc metal prdts            | 1   | 250     | 250    | 100 | 0   | 0 | 0 | 0 |
| Mfg surface agents              | 1   | 250     | 250    | 100 | 0   | 0 | 0 | 0 |
| Mfg male work clothes           | 1   | 250     | 250    | 100 | 0   | 0 | 0 | 0 |
| Local truck w/storage           | 1   | 100     | 100    | 100 | 0   | 0 | 0 | 0 |
| Mfg pin/button/fasten           | 1   | 100     | 100    | 0   | 100 | 0 | 0 | 0 |
| Mfg plane engine/part           | 1   | 100     | 100    | 100 | 0   | 0 | 0 | 0 |
| Whol service equip              | 1   | 100     | 100    | 100 | 0   | 0 | 0 | 0 |
| Whol durable goods              | 1   | 100     | 100    | 100 | 0   | 0 | 0 | 0 |
| Industrial launderer            | 1   | 100     | 100    | 100 | 0   | 0 | 0 | 0 |
| Personal credit                 | 1   | 50      | 50     | 100 | 0   | 0 | 0 | 0 |
| Mfg games/toys                  | 1   | 50      | 50     | 100 | 0   | 0 | 0 | 0 |
| Air courier service             | 1   | 50      | 50     | 100 | 0   | 0 | 0 | 0 |
| Detective/guard svcs            | 1   | 50      | 50     | 100 | 0   | 0 | 0 | 0 |
| Hvy const eqpt rental           | 1   | 50      | 50     | 100 | 0   | 0 | 0 | 0 |
| Mfg treated minerals            | 1   | 50      | 50     | 100 | 0   | 0 | 0 | 0 |
| Paperboard mill                 | 1   | 0       | 0      | 0   | 0   | 0 | 0 | 0 |
| Insurance agent                 | 1   | 0       | 0      | 0   | 0   | 0 | 0 | 0 |
| <b>Other payment categories</b> |     |         |        |     |     |   |   |   |
| Cash experiences                | 11  | 2,950   | 1,000  |     |     |   |   |   |
| Payment record unknown          | 2   | 8,500   | 7,500  |     |     |   |   |   |
| Unfavorable comments            | 1   | 500     | 500    |     |     |   |   |   |
| <b>Placed for collections:</b>  |     |         |        |     |     |   |   |   |
| With D&B                        | 0   | 0       | 0      |     |     |   |   |   |
| Other                           | 0   | N/A     | 0      |     |     |   |   |   |
| Total in D&Bs file              | 129 | 509,900 | 60,000 |     |     |   |   |   |

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

Indications of slowness can be result of dispute over merchandise, skipped invoices etc.

#### Detailed payment history for this company

| Date Reported (mm/yy) | Paying Record | High Credit | Now Owes | Past Due | Selling Terms | Last Sale Within (month) |
|-----------------------|---------------|-------------|----------|----------|---------------|--------------------------|
| 07/11                 | Ppt           | 1,000       | 1,000    | 0        |               | 1 mo                     |
|                       | Ppt           | 100         | 100      | 0        |               | 1 mo                     |
|                       | Ppt-Slow 30   | 2,500       | 0        |          |               | 2-3 mos                  |
|                       | Ppt-Slow 30   | 2,500       | 1,000    | 250      |               | 1 mo                     |
| 06/11                 | Disc-Ppt      | 35,000      | 20,000   | 0        | 1 10 N30      | 1 mo                     |
|                       | Disc-Ppt      | 0           | 0        | 0        |               | 4-5 mos                  |
|                       | Ppt           | 25,000      | 25,000   | 0        |               | 1 mo                     |
|                       | Ppt           | 20,000      | 0        | 0        |               | 2-3 mos                  |
|                       | Ppt           | 15,000      | 0        | 0        |               | 2-3 mos                  |
|                       | Ppt           | 7,500       | 2,500    | 250      | N30           | 1 mo                     |
|                       | Ppt           | 5,000       | 0        | 0        |               | 2-3 mos                  |
|                       | Ppt           | 5,000       | 1,000    | 0        |               | 1 mo                     |
|                       | Ppt           | 5,000       | 5,000    |          |               | 1 mo                     |
|                       | Ppt           | 5,000       | 0        | 0        |               | 6-12 mos                 |
|                       | Ppt           | 5,000       | 5,000    | 0        | N60           | 1 mo                     |
|                       | Ppt           | 2,500       | 0        | 0        |               | 2-3 mos                  |
|                       | Ppt           | 2,500       | 0        | 0        |               | 2-3 mos                  |
|                       | Ppt           | 2,500       | 1,000    | 0        |               | 1 mo                     |




|              |        |        |        |              |                  |
|--------------|--------|--------|--------|--------------|------------------|
| Ppt          | 2,500  | 250    | 0      |              | 1 mo             |
| Ppt          | 2,500  | 0      | 0      |              | 1 mo             |
| Ppt          | 2,500  | 500    | 0      | N30          | 1 mo             |
| Ppt          | 2,500  | 1,000  | 0      | N30          | 1 mo             |
| Ppt          | 2,500  | 0      | 0      |              | 1 mo             |
| Ppt          | 1,000  | 0      | 0      |              | 6-12 mos         |
| Ppt          | 1,000  | 0      | 0      |              | 6-12 mos         |
| Ppt          | 1,000  | 0      | 0      |              | 6-12 mos         |
| Ppt          | 1,000  | 0      | 0      |              | 1 mo             |
| Ppt          | 750    | 0      | 0      |              | 6-12 mos         |
| Ppt          | 750    | 750    | 0      |              | 1 mo             |
| Ppt          | 750    | 750    | 0      |              | 1 mo             |
| Ppt          | 750    | 0      | 0      | 2 30 N30     | 6-12 mos         |
| Ppt          | 500    | 0      | 0      |              | 6-12 mos         |
| Ppt          | 500    | 0      | 0      |              | 1 mo             |
| Ppt          | 500    | 0      | 0      |              | 6-12 mos         |
| Ppt          | 250    | 0      | 0      | N60          | 6-12 mos         |
| Ppt          | 250    | 0      | 0      |              | 4-5 mos          |
| Ppt          | 250    | 0      | 0      |              | 1 mo             |
| Ppt          | 250    | 250    | 0      |              | 1 mo             |
| Ppt          | 250    | 0      | 0      |              | 1 mo             |
| Ppt          | 250    | 0      | 0      | PROX         | 6-12 mos         |
| Ppt          | 250    | 0      | 0      | 1 10 N30     | 2-3 mos          |
| Ppt          | 100    | 0      | 0      |              | 1 mo             |
| Ppt          | 100    | 50     | 0      |              | 1 mo             |
| Ppt          | 50     | 0      | 0      |              | 1 mo             |
| Ppt          | 50     | 0      | 0      |              | 6-12 mos         |
| Ppt          | 0      | 0      | 0      |              | 6-12 mos         |
| Ppt          | 0      | 0      | 0      |              | 6-12 mos         |
| Ppt-Slow 30  | 10,000 | 1,000  | 0      |              | 1 mo             |
| Ppt-Slow 30  | 5,000  | 5,000  | 1,000  |              | 1 mo             |
| Ppt-Slow 30  | 2,500  | 500    | 0      |              | 1 mo             |
| Ppt-Slow 30  | 2,500  | 250    | 0      | N30          | 1 mo             |
| Ppt-Slow 30  | 1,000  | 250    | 0      | 1 15 N30     | 1 mo             |
| Ppt-Slow 30  | 1,000  | 1,000  | 750    |              | 1 mo             |
| Ppt-Slow 30  | 50     | 0      | 0      |              | 2-3 mos          |
| Ppt-Slow 60  | 2,500  | 0      | 0      |              | 1 mo             |
| Ppt-Slow 90  | 1,000  | 0      | 0      |              | 4-5 mos          |
| Ppt-Slow 180 | 500    | 0      | 0      |              | 2-3 mos          |
| Slow 5       | 5,000  | 2,500  | 1,000  |              | 1 mo             |
| Slow 5       | 750    | 0      | 0      |              | 2-3 mos          |
| Slow 5       | 100    | 50     | 0      |              | 1 mo             |
| Slow 5       | 0      | 0      | 0      |              | 6-12 mos         |
| Slow 30      | 15,000 | 0      | 0      |              | 4-5 mos          |
| Slow 30      | 100    | 0      | 0      |              | 6-12 mos         |
| Slow 30-60   | 15,000 | 0      | 0      | N30          | 6-12 mos         |
| Slow 15-120  | 5,000  | 100    | 100    |              |                  |
| Slow 15-120  | 2,500  | 250    | 250    |              | 6-12 mos         |
| Slow 120     | 750    | 0      | 0      |              | 6-12 mos         |
| (068)        | 0      |        |        | Sales<br>COD | 1 mo             |
| 05/11        | Ppt    | 50     | 0      | 0            | 6-12 mos         |
| 04/11        | Ppt    | 30,000 | 25,000 | 0            | Regular<br>terms |
|              | Ppt    | 100    | 0      | 0            | 6-12 mos         |
|              | Ppt    | 50     | 0      | 0            | 6-12 mos         |

|       |      |        |     |       |          |
|-------|------|--------|-----|-------|----------|
| 03/11 | Ppt  | 10,000 |     |       | 1 mo     |
|       | Slow | 5,000  |     |       | 1 mo     |
| 02/11 | Ppt  | 7,500  | 0   | 0     | 6-12 mos |
| 01/11 | Ppt  | 1,000  | 0   | 0     | 6-12 mos |
| 12/10 | Ppt  | 2,500  | 0   | 0     | 6-12 mos |
|       | Ppt  | 2,500  | 750 | 0     | 1 mo     |
| 11/10 | Ppt  | 250    | 0   | 0     | 6-12 mos |
| 07/10 | Ppt  | 60,000 | 0   | 0 N30 | 6-12 mos |

Payments Detail Key: 30 or more days beyond terms

Payment experiences reflect how bills are paid in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc. Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

## Public Filings

Currency: Shown in USD unless otherwise indicated 

### Summary

The following data includes both open and closed filings found in D&B's database on this company.

| Record Type            | # of Records | Most Recent Filing Date |
|------------------------|--------------|-------------------------|
| Bankruptcy Proceedings | 0            | -                       |
| Judgments              | 0            | -                       |
| Liens                  | 0            | -                       |
| Suits                  | 0            | -                       |
| UCCs                   | 4            | 07/13/10                |

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

### UCC Filings

|                             |  |
|-----------------------------|--|
| <b>Collateral</b>           | All Inventory including proceeds and products - All Account(s) including proceeds and products - All Computer equipment including proceeds and products - All Chattel paper including proceeds and products - and OTHERS |
| <b>Type</b>                 | Original   |
| <b>Sec. Party</b>           | ST FRANCIS BANK FSB, BROOKFIELD, WI  |
| <b>Debtor</b>               | INTERNATIONAL COMMERCE & MARKETING CORP.   |
| <b>Filing No.</b>           | 030016293829   |
| <b>Filed With</b>           | SECRETARY OF STATE/UCC DIVISION, MADISON, WI   |
| <b>Date Filed</b>           | 2003-10-03   |
| <b>Latest Info Received</b> | 01/12/04   |

|                   |  |
|-------------------|--|
| <b>Collateral</b> | All Inventory and proceeds - All Account(s) and proceeds - All General intangibles(s) and proceeds - All Equipment and proceeds - All Chattel paper and proceeds |
| <b>Type</b>       | Original   |
| <b>Sec. Party</b> | NATIONAL CITY BANK, BROOKFIELD, WI   |
| <b>Debtor</b>     | INTERNATIONAL COMMERCE & MARKETING CORP.   |
| <b>Filing No.</b> | 080012122715   |
| <b>Filed With</b> | SECRETARY OF STATE/UCC DIVISION, MADISON, WI   |

**Date Filed** 2008-08-28  
**Latest Info Received** 09/12/08

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**Type** Continuation  
**Sec. Party** ST FRANCIS BANK FSB, BROOKFIELD, WI  
**Debtor** INTERNATIONAL COMMERCE & MARKETING CORP  
**Filing No.** 050002992022  
**Filed With** SECRETARY OF STATE/UCC DIVISION, MADISON, WI

**Date Filed** 2005-03-01  
**Latest Info Received** 05/11/05  
**Original UCC Filed Date** 2000-08-23  
**Original Filing No.** 07501985471

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**Type** Continuation  
**Sec. Party** PNC BANK, NATIONAL ASSOCIATION, PITTSBURGH, PA  
**Debtor** INTERNATIONAL COMMERCE & MARKETING CORP  
**Filing No.** 100008513926  
**Filed With** SECRETARY OF STATE/UCC DIVISION, MADISON, WI

**Date Filed** 2010-07-13  
**Latest Info Received** 08/11/10  
**Original UCC Filed Date** 2000-08-23  
**Original Filing No.** 07501985471

### Government Activity

#### Activity summary

|  |     |
|--|-----|
| Borrower (Dir/Guar)                    | NO  |
| Administrative Debt                    | NO  |
| Contractor                             | YES |
| Grantee                                | NO  |
| Party excluded from federal program(s) | NO  |


#### Possible candidate for socio-economic program consideration

|                     |     |
|---------------------|-----|
| Labour Surplus Area | N/A |
| Small Business      | N/A |
| 8(A) firm           | N/A |

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

## History & Operations

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Currency: Shown in USD unless otherwise indicated 

### Company Overview

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**Company Name:** INTERNATIONAL COMMERCE & MARKETING CORP.  
**Doing Business As :** POSTAL PRODUCTS UNLIMITED ,  
 DIRECT ADVANTAGE ,  
 AMERICAN POSTAL MANUFACTURING ,  
 ICM  
**Street Address:** 500 W Oklahoma Ave  
 Milwaukee , WI 53207  
**Phone:** 414 290-1500  
**URL:** http://www.postalproducts.com  
**History** Is clear  
**Present management control** 23 years  
**Annual Sales** 37,617,490

### History

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The following information was reported: **10/06/2010**

**Officer(s):** BRIAN P NELSON, PRES  
 JAMES HESS, CFO

**DIRECTOR(S) :** THE OFFICER(S)

The Wisconsin Secretary of State's business registrations file showed that International Commerce & Marketing Corp was registered as a corporation on February 14, 1991.

Business started 1988 by Brian P Nelson. 100% of capital stock is owned by Brian P Nelson.

BRIAN P NELSON born 1961. 1987-present active here.

JAMES HESS born 1959. 1996-present active here.

#### AFFILIATES :

The following are related through common principals, management and/or ownership: United Visual Products Company, Inc, Milwaukee, WI. Started '1996'. DUNS #838761229. Operates as manufacturer of reconstituted wood products, manufactures sigs/advertising specialties. . Anytime Logistics Inc, Milwaukee, WI. Started '2004'. DUNS #803401376. Operates as freight broker.

Direct Advantage Inc, Milwaukee, WI. Started '2005'. DUNS #611644084. Operates as retail mail order house.

### Business Registration

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CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF Jul 25 2011

**Registered Name:** INTERNATIONAL COMMERCE & MARKETING CORP.  
**Business type:** CORPORATION  
**Corporation type:** PROFIT  
**Date incorporated:** Feb 14 1991  
**State of incorporation:** WISCONSIN  
**Filing date:** Feb 14 1991  
**Registration ID:** P 027454  
**Status:** RESTORED TO GOOD STANDING  
**Status Attained Date:** Feb 13 2008

**Where filed:** SECRETARY OF STATE , MADISON , WI  
**Registered agent:** DAVID C MCCORMACK , %MCCORMACK LAW, S.C.;18875  
 SARATOGA CT , BROOKFIELD , WI , 530450000

## Operations

10/06/2010

Wholesales industrial supplies (50%). Operates mail order houses (50%).

**Description:** Has 70,000 account(s). Terms are Net 30 days. Sells to wholesalers, retailers and the government agencies.  
 Territory : International.

Nonseasonal.

**Employees:** 140 which includes officer(s).

**Facilities:** Owns 291,000 sq. ft. on 4th floor of a multi story brick building.

**Location:** Industrial section on well traveled street.

## SIC & NAICS

### SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific about a company's operations than if we use the standard 4-digit code.

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

5085 0000 Industrial supplies


5961 9916 Mail order house, nec

### NAICS:

423840 Industrial Supplies Merchant Wholesalers

454113 Mail-Order Houses

## Financials

**Currency:** Shown in USD unless otherwise indicated 

### Company Financials: D&B

2010-10-06

#### Three-year Statement Comparative:

|                     | Fiscal<br>Dec 31 2007 | Fiscal<br>Dec 31 2008 | Fiscal<br>Dec 31 2009 |
|---------------------|-----------------------|-----------------------|-----------------------|
| Current Assets      | 16,136,495            | 16,440,621            | 18,786,555            |
| Current Liabilities | 2,636,421             | 1,189,596             | 1,230,263             |
| Current Ratio       | 6.12                  | 13.8                  | 15.3                  |
| Working Capital     | 13,500,074            | 15,251,025            | 17,556,292            |
| Other Assets        | 1,260,421             | 1,144,687             | 867,699               |
| Net Worth           | 14,760,495            | 16,395,712            | 18,423,991            |
| Sales               | 36,121,176            | 33,587,045            | 37,617,490            |
| Long Term Liab      | 0                     | 0                     | 0                     |

### Additional Financial Data

## Fiscal statement dated DEC 31 2009

| Assets              |                   | Liabilities                       |                   |
|---------------------|-------------------|-----------------------------------|-------------------|
| Cash                | 11,986,920        | Accts Pay                         | 684,712           |
| Accts Rec           | 1,227,813         | Accruals                          | 386,000           |
| Inventory           | 2,620,818         | Other Curr Liabs                  | 159,551           |
| Mktble Securities   | 16,071            |                                   |                   |
| Other Curr Assets   | 2,934,933         |                                   |                   |
| <b>Curr Assets</b>  | <b>18,786,555</b> | <b>Curr Liabs</b>                 | <b>1,230,263</b>  |
|                     |                   |                                   |                   |
| Other Assets        | 867,699           | CAPITAL STOCK                     | 1,000             |
|                     |                   | ADDIT. PD.-IN CAP                 | 37,871            |
|                     |                   | RETAINED EARNINGS                 | 18,385,120        |
| <b>Total Assets</b> | <b>19,654,254</b> | <b>Total Liabilities + Equity</b> | <b>19,654,254</b> |

From JAN 01 2009 to DEC 31 2009 annual sales \$37,617,490.

Extent of audit, if any, not indicated.

On OCT 06 2010 Jason Rothenberg, Asst Contrl, referred to the above figures as still representative.

## Key Business Ratios

|  |                      |                        |                          |
|--|----------------------|------------------------|--------------------------|
| <b>Statement Date</b>                            | Dec 31 2009          |                        |                          |
| <b>Based on this Number of Establishments</b>    | 16                   |                        |                          |
| <b>Industry Norms Based On 16 Establishments</b> |                      |                        |                          |
|  | <b>This Business</b> | <b>Industry Median</b> | <b>Industry Quartile</b> |
| <b>Profitability</b>                             |                      |                        |                          |
| Return on Sales                                  | UN                   | 1.3                    | UN                       |
| Return on Net Worth                              | UN                   | 5.2                    | UN                       |
| <b>Short-Term Solvency</b>                       |                      |                        |                          |
| Current Ratio                                    | 15.3                 | 3.2                    | 1                        |
| Quick Ratio                                      | 10.7                 | 2.3                    | 1                        |
| <b>Efficiency</b>                                |                      |                        |                          |
| Assets/Sales (%)                                 | 52.2                 | 49.6                   | 3                        |
| Sales / Net Working Capital                      | 2.1                  | 5.4                    | 4                        |
| <b>Utilization</b>                               |                      |                        |                          |
| Total Liabilities / Net Worth (%)                | 6.7                  | 35.1                   | 1                        |

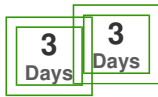
UN = Unavailable

## Detailed Trade Risk Insight™

Detailed Trade Risk Insight provides detailed updates on over 1.5 billion commercial trade experiences collected from more than 260 million unique supplier/purchaser relationships.

**Days Beyond Terms - Past 3 & 12 Months**

**12 months** from Sep 10 to Aug 11  
**3 months** from Jun 11 to Aug 11



Dollar-weighted average of **68** payment experiences  
 Dollar-weighted average of **35** payment experiences  
 reported from **60** companies  
 reported from **32** companies

**Derogatory Events Last 12 Months from Aug 10 to Jul 11**

No Derogatory trade Event has been reported on this company for the past 13 Months

**Total Amount Current and Past Due - 12 month trend from Aug 10 to Jul 11**

| Status                     | Aug-10 | Sep-10 | Oct-10 | Nov-10 | Dec-10 | Jan-11 | Feb-11 | Mar-11 | Apr-11 | May-11 | Jun-11 | Jul-11 |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Total</b>               | 34,221 | 89,332 | 64,387 | 59,921 | 57,790 | 68,342 | 57,574 | 52,443 | 72,859 | 64,511 | 55,634 | 2,857  |
| <b>Current</b>             | 31,410 | 87,239 | 57,703 | 54,131 | 54,527 | 62,088 | 49,337 | 48,730 | 70,707 | 50,905 | 52,195 | 2,623  |
| <b>1-30 Days Past Due</b>  | 1,329  | 1,160  | 4,253  | 2,308  | 987    | 4,946  | 6,808  | 2,724  | 1,268  | 12,425 | 1,510  | 49     |
| <b>31-60 Days Past Due</b> | 228    | 104    | 1,591  | 1,468  | -      | 633    | 764    | -      | 10     | 393    | 1,538  | -      |
| <b>61-90 Days Past Due</b> | 803    | 450    | 242    | 1,289  | 908    | -      | -      | 324    | -      | 269    | -228   | 69     |
| <b>90+ Days Past Due</b>   | 451    | 379    | 598    | 725    | 1,368  | 675    | 665    | 665    | 874    | 519    | 619    | 116    |

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