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“ARMS is a proven business partner with a suite of products and services that has enhanced our risk mitigation efforts and has enabled us to streamline some of our account review processes. We use ARMS APS scoring in our risk assessment models and have found the scores to be accurate and sensitive to the constantly changing business environment. In addition to APS, we also closely monitor the TNT database to keep up-to-date on store closings and layoffs that occur in the food industry. The other service that we use extensively is the New Credit Investigation. This service has consistently delivered fast and accurate information on new customers, which has allowed our staff to reduce time spent on gathering data, such as credit references, allowing more time for analysis and other risk mitigation efforts.”

ConAgra Foods



“The F&D/ARMS products provide us with an essential credit management tool that has truly helped us to achieve our credit policy objectives of developing an optimal level of sales, cash flow and profitability, while minimizing risk, delinquencies and bad debt losses. The proof is in the statistics. Ever since Cabot became a subscriber of F&D/ARMS, we have experienced the highest quality receivables, with the lowest level of delinquencies and bad debt write-offs ever reported in the history of our company. Our bad debt and collection statistics are consistently better than the average benchmarks reported by the food industry. F&D/ARMS has undeniably contributed to this success and our senior management team and outside auditors have recognized these accomplishments. The unique products offered by F&D/ARMS provide insights to various trends and economic conditions that give us a competitive edge in the market place, which has also helped us to bond relationships and gain respect with our sales and marketing teams. We have compared products offered by several other credit service providers who claim to be leaders in the field of credit intelligence, but F&D/ARMS has consistently proven to deliver the most accurate information, allowing us to streamline the credit manager’s duties by eliminating the need to subscribe to multiple services. F&D/ARMS is always the first to announce any time sensitive news. However, they don’t just copy and paste standard press releases. They summarize it in a format that is easy to understand, containing only relevant facts. On a personal note, whenever I need clarification of certain events, the F&D/ARMS analysts are always courteous and make me feel comfortable while patiently explaining everything until I understand. They have certainly helped me to be successful in the credit management field. The character, integrity and professionalism of the entire staff of F&D/ARMS will assure that you are treated like a valued client.”

Cabot Creamery Cooperative



“Please know that our entire credit executive team have raved to upper management about the many positive values and benefits each of us have derived from the fine work you and your colleagues have provided over the many years. No other firm in the business of providing credit and financial news and analysis comes even close to the excellence displayed by your team. Thanks to F&D/ARMS’ insightful and timely guidance on the much-anticipated bankruptcy filing by AWI/White Rose, we were able to substantially reduce our pending bad debt loss — just one of many examples we could cite as a benefit we’ve realized from partnering with a great firm like F&D Reports/ARMS, unparalleled in its industry.”

Saputo Cheese USA Inc.



“The value of the analysis and special reports produced by the skilled F&D/ARMS team have consistently provided a superior level of information to shape the credit decision. F&D’s sharp economic insights on the impact to our customers have also been utilized by Sales in developing presentations to management. Recently we have utilized FDARMS to develop metrics and customer profiles for a class of trade previously not served by us. The ARMS team and on-line data base produce impressive and timely pictures of our customer base.”

Prestige Brands Holdings



“Hormel Financial Services is responsible for maintaining a high quality of accounts receivable while selling to all customers that represent prudent credit risks. Risk management is a top priority for my team of credit professionals especially during these uncertain economic times. Having current information is the key to finding and eliminating risk from our customer portfolio. We have found the ARMS database to be a tool we can rely on to keep us on top of current events affecting our customers. ARMS gives us actionable information that we rely on to safeguard our investment in accounts receivable.”

Hormel Financial Services



“The APS (ARMS Payment Score) module has been an outstanding tool for monitoring payment risk. In one concise report we can identify customers with deteriorating credit matrices and focus in on expanding collection efforts.”

AEP Industries



“ARMS provides excellent insights and information on our credit portfolio while providing unparalleled customer service. The value that they provide to our organization thus far has been priceless. If I need additional information on a specific customer, without hesitation they will contact the customer to try and dig up information. If a customer does not exist on their database, they will contact me within a few hours requesting their information and will add them to their database with material/helpful information in about 2 business days. This quality and prompt service along with their knowledge and expertise has been quite the asset to our firm.”

Bar-S Foods Co.



“Thanks and congratulations to F&D/ARMS for providing the most timely and relevant credit intelligence and analysis in the market. In my more than 35 years in the credit industry, I’ve never known a finer group of professionals putting out such high quality products.”

Del Monte Fresh Produce N.A., Inc.



"I like the way the ARMS Payment Score sums up a customer's pay characteristics in a visual way. It lets me see quickly how a customer is doing without having to look through all the reports. I especially like the APS Trending Chart with its six-month snapshot."

Bolthouse Farms



"Bumble Bee Foods, LLC has been using F&D/ARMS credit services for almost ten years and I can say with confidence we have not found a more reliable or knowledgeable group of professionals than the dedicated people who work at this firm. F&D's entire team is made up of quality individuals who understand the competitive nature of our CPG industry, have specific knowledge of our customer base, and know the value in responding quickly to a challenge. Their analytics reporting with F&D Reports and ARMS is also exceptional and provides us with the tools we need to effectively manage our credit risk and maximize our sales growth. Their information is current and aligns very well with the criteria we consider most valuable when determining the health and strength of our trading partners.

When it comes to the personal attention we receive from their analysts and the invaluable information we receive through their reporting, we could not ask for a better credit service provider than F&D/ARMS."

Bumble Bee Foods, LLC



"The ARMS website is my go-to everyday! The expertise of the staff allows for the content in all of their publications to be extremely informative. I have found the information to be 100% reliable, leading to many strong leads. The staff is extremely helpful and responsive with my many follow-up questions. I am not sure how, but I know they will, continue to improve the website, and I am glad I will be along for the ride!"

Great American Group



"After guiding me through a brief online demonstration of the services offered, I am pleased to say that I made one of the most rewarding subscriptions of my 25 years in commercial credit management. ARMS services provide a comprehensive menu of credit and financial resource material. The format of their reports offers critical facts that are meaningful at a glance. Of the diversity of services, perhaps the most significant to me are the e-mail alerts I receive on companies, both public and private, in my customer base. With ARMS I have easy access to a majority of the tools that I need to make initial credit decisions and to manage on-going credit risk. In these tough economic times, ARMS is truly the best value in my operating budget."

Simmons Foods, Inc.



"ARMS keeps me updated on a daily basis of our financial liabilities, primarily focusing on our small & mid-size customers that tend to fly under the radar of some of the other credit agencies. ARMS has all the bases covered from daily email alerts, customer market insight reports as well as a newly updated trade history & payment trend site. When I needed immediate up to date information on a specific customers current/future financial state I was able to make a phone call and speak to one of the analysts, gained the proper insight and was able to make an important credit decision. Overall this is an extraordinary tool that keeps me abreast of financial implications not only on the blue chip companies but mid-level ones as well."

RICOLA USA, Inc.



"We rely on F&D/ARMS to help us monitor the financial & industry trends of our customers and alert us of any potential risks. The information is timely, factual, precise and a valuable tool to share with management to aid in making confident prudent credit decisions. Recent case in point AWI/White Rose filing, Credit was able to alert management and keep them informed of the situation prior to and after filing."

Smithfield-Farmland Sales Corp.



"Butterball LLC has been a subscriber of F&D Reports and ARMS for many years. The timely, accurate and current financial information provided by their service assists me as a financial and credit professional in making prudent credit decisions. The reports are designed to make the information easy to read with items of particular concern or significance printed in red to immediately draw your attention.

The F&D/ARMS staff is professional and proactive in personally contacting me when a major event has occurred with one of my accounts. The quarterly webinars provided are always a welcome refresher for anyone working in the credit area. My experience with everyone at F&D and ARMS has been pleasurable and I look forward to continuing our mutually beneficial relationship."

Butterball LLC