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Today's credit union enjoys a reputation of sophistication and excellence in the financial services arena.

CBS has built a reputation for delivering the highest level of service to its credit unions and for offering extremely competitive commercial financing to small businesses. With business loans typically up to \$7,500,000, serving our clientele and helping them meet the challenges of a changing economy is our top priority.

CBS provides business lending services to over 75 credit unions across 10 states with an aggregate asset size of over \$16 billion. CBS is headquartered in Cincinnati, Ohio, with additional loan production offices located in the Ohio cities of Toledo, Columbus, Cleveland, as well as Lexington, Kentucky and Charleston, West Virginia.

LOAN ORIGINATION COMMERCIAL REAL ESTATE LOANS (ACQUISITION/ REFINANCE/ EXPANSION) CREDIT UNDERWRITING LOAN DOCUMENTATION PREPARATION SBA LOANS (7A/ EXPRESS/504) LOAN CLOSING TERM LOANS (MACHINERY & PRE/POST CLOSING LOAN FILE AUDITS EQUIPMENT/ REFINANCE) LOAN SERVICING CONSTRUCTION LOANS PORTFOLIO MANAGEMENT (CONVENTIONAL/ SBA) MARKETING SERVICES LINES OF CREDIT BUSINESS AND COLLATERAL SITE VISITS **NOWaccount** SPECIAL ASSETS AND PROBLEM LOAN WORKOUT SERVICES RISK MANAGEMENT / PORTFOLIO STRESS TESTING

Credit Union Services

Business Services

Providing Commercial Loan Financing in Partnership with Area Credit Unions SM