

# Tool Time Success Story



Pictured back row: Michael T. Zettler; John Zettler;  
Andrew Tarbox (Western Credit Union)  
Front row: Caroline Worley; Leslie Biskner (CBS, LLC)

## The Deal:

Construction of a hardware store in  
Powell, Ohio

Total project amount of \$2,858,000

Total loan amount of \$904,000  
conventional financing.

Creative loan packaging with a  
competitive rate.

## *Building a Strong Relationship...*

Leslie A. Biskner was introduced to the Zettler family through Caroline Worley, daughter of Mr. Zettler and Small Business Attorney for Worley Law, LLC, at a CREW Meeting in 2009. Caroline mentioned that her father was going to be building a new hardware store in Powell and Leslie immediately asked if she could meet with him and tell him about credit union commercial lending.

After successful negotiations, Cooperative Business Services, LLC (CBS) and Western Credit Union, Inc. were given the opportunity to provide a competitive financing package for the construction of a "Do-It-Best" hardware store in Powell, OH.

"Working with Leslie Biskner of CBS and Tom Furrey of Western Credit Union was a pleasant experience and a breath of fresh air. We look forward to building a strong relationship with CBS and Western Credit Union, Inc."

— John Zettler



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