

The CBS logo is displayed in a white, lowercase, sans-serif font within a black square. The square is set against a background of a city skyline at dusk, with various buildings and lights visible.

Cooperative  
Business Services

MEMBER BUSINESS LENDING SERVICES  
FOR CREDIT UNIONS <sup>SM</sup>

THE POWER OF COLLABORATION <sup>SM</sup>



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# MEMBER BUSINESS LENDING SERVICES

- PARTICIPATION NETWORK
- CREDIT UNDERWRITING
- LOAN DOCUMENTATION PREPARATION
- LOAN CLOSING
- PRE/POST CLOSING LOAN FILE AUDITS
- LOAN SERVICING
- PORTFOLIO MANAGEMENT
- MARKETING SERVICES
- BUSINESS AND COLLATERAL SITE VISITS
- SPECIAL ASSETS AND PROBLEM LOAN WORKOUT SERVICES
- RISK MANAGEMENT/PORTFOLIO STRESS TESTING

**It's simple.** We help credit unions deliver exceptional financing options to small businesses.

# ABOUT CBS

Cooperative Business Services Credit Union Service Organization (CUSO) has built a reputation as a trusted partner to credit unions since 2003. Whether your credit union is new to Member Business Lending and looking for a partner who can cover all aspects of the process (including a participating network), or if you have a business lending system but looking for a partner to assist with portions of the process, CBS has a program for you.

Our unique Shared Business Development Officer (SBDO) models offer origination services to groups of credit unions who share a geographical footprint. The BDO originated loans are participated, giving each credit union a steady stream of income opportunities, and a community presence.

Our CUSO is owned by 8 credit unions and the Ohio Credit Union League. CBS is headquartered in Cincinnati, Ohio.

**YOUR BUSINESS LENDING PARTNER <sup>SM</sup>**

# ADVANTAGES OF AFFILIATION

- EFFECTIVE MANAGEMENT OF LIQUIDITY
- GEOGRAPHICAL PORTFOLIO DIVERSIFICATION
- LOAN PARTICIPATION WITH OTHER CREDIT UNIONS
- BORROWER CONCENTRATION MANAGEMENT
- LEAD CREDIT UNION CAN FUND AS LITTLE AS 10% OF EACH LOAN (5% IN SOME CASES)
- COST MANAGEMENT EFFICIENCIES
- DIRECT ACCESS TO INDUSTRY EXPERIENCED PROFESSIONALS