

# STRAIGHT TALK.

December 2009 / volume four, issue four

In this Issue:



Angela Kelley Promotion

Introducing:  
Francia A. Harris

Leslie Biskner Takes Top  
Commercial Real Estate  
Award

2010 Business Lending  
Training Opportunities

The CBS Business  
Development Officer  
Team

Rates

SBA News

New Client Credit Unions

## Kelley Promoted to Executive Vice President

Angela R. Kelley has been promoted to Executive Vice President and Chief Financial Officer of Cooperative Business Services, LLC (“CBS”). Ms. Kelley, a Certified Public Accountant, is responsible for the entire financial reporting requirements of CBS and its affiliated credit unions with regard to member business loans. Angela has served as Chief Financial Officer of CBS since 2007 and has been with the company since its formation in 2003. Please join CBS in congratulating Angela on her recent and well deserved promotion.



Angela R. Kelley

**Recently Funded  
Business Loans**

**Manufacturing Co.**

CRE Refinance  
M&E Refinance  
Line of Credit  
Working Capital  
**\$2,843,000**

**Investment Real Estate**

CRE Refinance  
**\$1,957,800**  
Conventional Financing

**Optometrist**

CRE Purchase  
**\$522,000**  
SBA 504 Financing

# Introducing



## Francina A. Harris

Francina Harris currently serves as a Business Development Officer for Cooperative Business Services, LLC in Southwest Ohio. Francina is a 2009 graduate of Miami University's Richard T. Farmer School of Business where she completed a double major in Marketing and Finance. Francina also had the opportunity to study abroad in Italy and Australia. She held internships in Akron, Ohio at the Akron Metropolitan Housing Authority and the Summit County Probate Courthouse. Francina is active in the Cincinnati community. She is a member of the Cincinnati Commercial Real Estate Women (CREW), National Association of Office and Industrial Properties (NAOIP), and does volunteer work for organizations like Give Back to Cincinnati and Clever Crazes for Kids.

## Leslie A. Biskner Takes Top Commercial Real Estate Awards in 2009

Cooperative Business Services, LLC (CBS, LLC) is proud to announce that Leslie A. Biskner, Vice President of Business Development, has been awarded the 2009 Networker of the Year from the Columbus Commercial Real Estate Women's (CREW) Association, the nation's premier organization for women in commercial real estate. Ms. Biskner was also selected at the co-recipient for the 2009 Columbus CREW Deal of the Year Award.

Mr. Keith Reed, President and CEO of CBS, LLC stated "We are proud of Leslie Biskner and her many accomplishments this year. Her commitment to the development of mutually beneficial relationships with business associates and other area professionals is a true asset to our company.

Leslie has been an active CREW member for over a decade. During that time Leslie has

served in various Board positions, most notably as President and as a National Delegate. Leslie has attended six national CREW conventions as well as multiple CREW council meetings across the country.

Leslie earned her Columbus CREW Deal of the Year Award through her work with a central Ohio small business in need of construction and permanent financing for their expanding operation. Leslie delivered a very competitive loan facility for her client and successfully closed the transaction well within the borrower's required timeline.



Leslie A. Biskner

# 2010 Business Lending Training

CBS is offering great opportunities for business loan training at very reasonable prices. Classes will fill up quickly so don't delay!

Visit [www.cbscuso.com](http://www.cbscuso.com) and select "Training & Seminars" for registration deadlines.



## **Business Lending 101** (Instructor: Andy Weingartner)

March 3, 2010  
June 2, 2010  
September 1, 2010  
December 1, 2010

Andy will provide in depth instruction to class participants as it relates to understanding the basics of business credit underwriting. This one day program will provide detailed instruction in many areas that are specific to identifying and submitting qualified loan opportunities for consideration.



## **SBA Lending** (Instructor: Lorain Cooper)

March 24, 2010  
June 3, 2010  
September 22, 2010

Lorain will provide in depth instruction as it relates to understanding the basics of the Small Business Administration ("SBA") 7(a) and 504 business loan programs. You will learn what an underwriter looks for to approve the loan and look at requirements that must be satisfied to utilize the various SBA loan programs.



## **Construction Lending** (Instructor: Andrew Conley)

March 25, 2010  
June 24, 2010  
September 23, 2010  
December 9, 2010

Andrew will instruct class participants on the foundational elements of construction lending for commercial real estate projects. This half day course will provide detailed instruction in areas like construction terminology, underwriting CRE construction loans, industry specific forms, and payment and performance bonds.



## **Commercial Loan Compliance and Loan Closing Basics** (Instructor: Liz Shanahan)

March 10, 2010  
September 15, 2010

Liz will provide instruction in the following areas: time frames needed to close loans, types of environmental reports and appraisal reports, the importance of due diligence, understanding corporate structuring and appropriate documentation, how to file UCC coding, and other major compliance topics.



## **Business Development** (Instructor: Leslie A. Biskner)

April 22-23, 2010  
October 13-14, 2010

Leslie will provide instruction in all areas that are important to a successful commercial loan business development professional. These areas include how to develop, maintain, and grow a solid network of referrals, learning how to qualify a viable business loan opportunity, how to close, and how to market and promote lending services.

# CBS, LLC Business Development Officer Team

Meet our team of business development professionals who engage their respective markets on a daily basis in search of commercial loans, commercial deposits and other ancillary services.



**Leslie A. Biskner**  
Vice President  
Central Ohio  
(614) 203-8188



**John M. Skeldon**  
Assistant Vice President  
Northwest Ohio  
(419) 246-3000



**Francina A. Harris**  
Business Development  
Southwest Ohio  
(513) 748-1690

KEY RATES	Current	1 Month Prior	3 Month Prior	6 Month Prior	1 Year Prior
US T-Bill 1 yr Index	0.32	0.33	0.40	0.55	0.49
US T-Bill 3 yr Index	1.26	1.39	1.42	2.00	1.21
Prime Rate	3.25	3.25	3.25	3.25	3.25
US T-Bill 5 yr Index	2.19	2.31	2.29	2.93	1.62
US T-Bill 10 yr Index	3.49	3.50	3.36	3.98	2.69

## SBA News

We are pleased to announce that Taleris Credit Union has been approved as an SBA 7(a) lender. Lorain Cooper of CBS has now assisted more than 20 credit unions with this process. If your credit union is considering SBA lending, please contact Lorain at 1-888-697-9555, Ext. 104 for her valuable insight and assistance.

## New Clients

CBS LLC would like to welcome Millstream Area Credit Union and Cincinnati Ohio Police Federal Credit Union as the newest credit unions to affiliate with CBS. Millstream Area Credit Union is located in Findlay, OH and Cincinnati Ohio Police Federal Credit Union is located in Cincinnati, OH. We look forward to working with everyone.