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COOPERATIVE BUSINESS SERVICES LLC HITS \$25 MILLION MILESTONE IN MEMBER BUSINESS LENDING

MIDDLETOWN, OHIO, March 15, 2005 - Mr. Keith D. Reed, President and COO of Cooperative Business Services LLC ("CBS LLC"), announced that the Southwestern Ohio Member Business Lending CUSO, a collaborative effort of seven owner credit unions along with the Ohio Credit Union League, has produced \$25 million in business loans since its launch in August 2003.

The CUSO was formed to provide commercial lending expertise to credit unions and to help credit unions effectively manage commercial lending challenges such as credit risk, portfolio concentration, and the investment required to create such capabilities within a single credit union. CBS provides underwriting, processing and servicing of loans that are referred by the seven owner credit unions as well as six area subscriber credit unions. By allowing owner and subscriber credit unions to participate and diversify commercial loan portfolios, Cooperative Business Services LLC has significantly exceeded balance expectations thus far.

Mr. Reed explains the success of CBS as this being about the credit unions and their members. "Our credit union consortium leverages their respective brands to let their members know how they can assist with the growth and stability of member businesses", states Reed.

With assistance from the Ohio Credit Union League, the CUSO is attracting other credit unions that are now utilizing its lending capabilities. Real estate transactions, equipment financing, working capital loans and SBA loans are all being originated.

Mr. Reed sees the success as great news for the entire credit union community. "Credit Unions have always been about strong relationships and doing the right thing for the member. Member business lending is a natural progression toward meeting the business needs of the member".

Cooperative Business Services Owners:

AurGroup Credit Union
Chaco Credit Union
Code Credit Union
Day Air Credit Union
MidFirst Credit Union
River Valley Credit Union
Wright-Patt Credit Union