

# Lending Services



**COMMUNITY BANKERS**

B A N K

*Resourceful. Responsive. Reliable.*

Our experienced lending group offers a wide range of credit solutions, all of which are custom tailored to your individual needs. When you come to Community Bankers' Bank (CBB) for a credit solution, you can count on a competitive rate, quick turnaround, and professional service.

## Loan Participations

CBB's loan participation services allow you to make a loan that exceeds your lending limit or concentration level or just to quickly add earning assets to your loan portfolio. Whatever the need, we will:

- Give you a strong indication of interest within 48 hours.
- Allow you to satisfy the borrowing needs of your customers without risking the loss of these valuable relationships to your competitor.
- Evaluate the structure and pricing of participations.
- Analyze the credit risk through our detailed underwriting process.
- Determine if a participation can be successfully syndicated, if needed.
- Find banks outside your market that are willing to take a role in the participation.
- Eliminate your administration burden and therefore allow your lending staff be more efficient and focus their efforts on new and existing customers.
- Offer your bank the opportunity to purchase properly structured, advantageously priced participations managed by CBB or one of our members.
- Help you grow and diversify your loan portfolio.

## Loans to Bank Directors and Officers

To comply with Regulation O, to avoid conflicts of interest, and to ensure privacy, CBB is the ideal solution for the credit needs of your bank's Directors and Officers.

Secured and unsecured term loans and lines of credit can be used to purchase bank stock, finance a business, build a new home, make improvements to an existing home, or finance a child's education.

Our approval process is streamlined and fast, our rates are favorable, and our terms are always customized to your particular situation because the only personal and business lending we do is to your Directors and Officers.

## Loans to Banks and Holding Companies

We provide direct funding to banks and their holding companies. For new banks in organization, we provide working capital and lines of credit; we also offer loans to the organizers to purchase stock in the new bank.

If you are building your headquarters or a branch office, we offer construction and permanent loans. CBB also provides funding for stock repurchases, working capital, and acquisitions.

## Fed Funds Facilities

CBB's competitively priced Fed Funds Facilities are the ideal solution for your short-term liquidity needs. Unsecured facilities for up to 30 consecutive days and secured facilities for longer terms are available.

**2601 Promenade Parkway  
Midlothian, Virginia 23113  
804-794-5885**

[www.CBBonline.com](http://www.CBBonline.com)