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FOR IMMEDIATE RELEASE

**SBA Awards Centris Federal Credit Union top Rural/Community  
Lender of the Year in ceremony**  
*Growth in SBA lending, small business support key in selection*



*L to R: Product Specialist, Sean Olson; VP Comm. Products, Robert Tatten; President & CEO, Kevin Parks; VP Comm. Lending, Dennis Clark; VP Comm. Dept., O.J. Spooner; Product Specialist, Annette Bigley; Comm. Credit Analyst, Paul Kipple*

**OMAHA** – The U.S. Small Business Administration honored Centris Federal Credit Union as Nebraska’s Rural/Community Lender of the Year in a ceremony April 26 at the lender’s headquarters office on Q Street. SBA Nebraska District Director Leon Milobar presented the award to Centris Federal Credit Union President and CEO Kevin Parks.

Representatives from Centris also have been invited to a reception during the SBA’s Small Business Week in Washington, D.C., May 16-20 to accept the award as the federal agency’s top nationwide Rural/Community Lender of the Year.



This national award recognizes one locally-owned and operated lender which dedicates its commercial lending operations to build new business and through visionary leadership build relationships with its clients beyond immediate financial needs. While judging criteria for each lender paid note to the growth in its SBA-financed commercial portfolio, in particular, Centris impressed decision-makers at the highest levels of the agency with its efforts beyond numbers in boosting the confidence of its small business entrepreneurs to expand and create new jobs in difficult economic times.

“Centris’ management and officers have established a reputation for service well exceeding the expectations of its clients,” said Mike Niehaus, SBA Nebraska District Office’s lead lender relations specialist. “Their small business members are quick to compliment Centris for its responsive counsel to meet the diverse needs of small business financing, and its energetic pursuit of the highest level of customer service has been a niche they’ve leveraged to above-average growth in loans and assets.”

“Centris is honored to be recognized by the Small Business Administration as the national community/rural lender of the year.” said Centris President and CEO Kevin Parks. “We are especially proud to be recognized during a period when access to credit for small businesses nationally has been difficult,” “This award reflects our ongoing commitment to serving our members for both their personal as well as their business needs through good times and difficult times.”

Centris Federal Credit Union embarked on an aggressive campaign to increase its SBA lending three years ago, leveraging the SBA’s Express loan programs to increase loan volume from \$390,000 on its books in 2007 to \$6.5 million to small businesses by the end of Fiscal 2010, including a remarkable 24 new loans for \$4 million in Fiscal 2010 alone. Centris was Nebraska’s fourth-largest SBA lender in the state by number of loans and was third-largest in loan volume for Fiscal 2010, and SBA-backed loans account for approximately 30 percent of its total commercial portfolio.

SBA’s Express programs offer streamlined and expedited loan procedures for lenders with a proven track record in SBA lending, and offers an accelerated turnaround time for SBA’s review of loan documents.

Loans to Centris’ small businesses clients have led to the creation of 160 new jobs.

Among those clients was Julie Kaup of Boss Electric, LLC, who wanted to start a new electrical contracting company in Omaha. Thanks to Centris and an SBA Express loan for \$103,000 for the woman-owned small business, she now is able to better compete for federal contracts and hopes to hire 12 to 15 new employees this year.

The owner of All About Blinds, Inc., sought to retire from the business he’d built, and sought an entrepreneur to continue to provide blinds, shutters and other window decorations and repairs while respecting the brand’s reputation in the area and a passion to grow the business. David Mouw was up for the challenge, and Centris financed the purchase with a loan for \$350,000, with help from the SBA’s Patriot Express.

Similarly, Joseph Poteat convinced the owners of Casa Bella Pizza, who had shuttered the Omaha institution after 35 years in business, to share their recipes for authentic Italian cuisine and allow him to re-open the restaurant under its familiar name. The Air Force veteran invested in a new downtown



Omaha location, and got a \$50,000 loan through Centris thanks to the SBA's Patriot Express program to purchase equipment, furniture and inventory.

Centris also helped finance a deal for a former beauty queen. Michele Strom, a former Mrs. Nebraska America and Mrs. Nebraska United States, opened Winning Crown Boutique, which provides competition attire and pageant consulting across the country thanks to a \$50,000 SBA Express loan to improve cash flow, reduce interest charges and free up capital to promote her business. Now employing five full-time and five part-time associates, the company served as the official court courtier for the Ak-Sar-Ben Ball in 2010, furnishing services to more than 50 princesses for the event. Strom's boutique also designed the dress worn by Miss Nebraska 2010, Teresa Scanlan when she was crowned Miss America 2011 in January.

Bryce Johnson, owner of Milk2You, a business offering home delivery of dairy and other food products, wanted to offer members of his sales team a chance to purchase their routes, and approached Centris for help. The lender helped Nate Perrin with a \$94,000 SBA Express loan to purchase his route, increasing his earning potential and establishing and maintaining strong customer relationships.

The oldest and one of the largest credit unions in Nebraska, Centris holds more than \$432 million in assets, and its more than 200 employees at 12 locations serve more than 71,000 members in Douglas, Sarpy and Lincoln Counties in Nebraska and Pottawattamie County in Iowa.

Centris also takes pride in its role in the community, including serving as a major sponsor of the Nebraska Komen Race for the Cure, American Cancer Society's North Platte Relay for Life, Omaha Children's Museum, and the Nebraska Humane Society, to name a few.

In economic downturns, SBA guaranteed loans typically become more attractive because the SBA provides lenders with some cushion for their risks. Lenders can provide SBA guaranteed loans for all business needs but typically turn to SBA for new businesses or businesses with less collateral and smaller equity injections typically required for conventional loans.

SBA-backed loans represent only a small fraction of small business lending overall, but these loans are closely monitored as an indicator of banks' willingness to lend to Main Street companies.

While banks nationwide have been hesitant to lend to small businesses, unwilling to take on any risk during the downturn and small businesses themselves have been holding off on taking on more debt, the numbers paint a better picture for Nebraska.

Over the past 18 months, more than 880 SBA-backed loans for \$250 million have been approved for small businesses across Nebraska, creating more than 3,300 new jobs.

For more information regarding SBA, please visit our website at: [www.sba.gov/ne](http://www.sba.gov/ne)

Centris Federal Credit Union, founded 76 years ago, is one of Nebraska's largest community chartered credit unions with more than 71,000 members. Centris serves Douglas, Sarpy, Lincoln and



Pottawattamie counties and has 12 offices located in Omaha, Grand Island and North Platte, Nebraska and Council Bluffs, Iowa.

Our mission is to be a trusted life-long financial partner with our members to assist them in achieving their financial needs and goals.

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Visit our Web site at [www.centrisfcu.org](http://www.centrisfcu.org)