

PARTNERSHIP WITH CROGHAN COLONIAL BANK ALLOWS THE COUNTERTOP SHOP TO GROW

Operating a profitable and growing business throughout the recession, The Countertop Shop owners, Mike and Karen Langenderfer, didn't expect any obstacles to their plans to buy land and build a new manufacturing facility to replace their leased headquarters.

But the loan process turned out to be harder to cut than one of their custom granite countertops, until they met with a representative from Croghan Colonial Bank.

"It didn't seem to matter to the banks that we are positioned well financially and are a profitable and growing business; they wanted us to wait another year," Mr. Langenderfer said.

While The Countertop Shop, which sells every type of countertop from laminate to natural stone, continued its growth despite the recession, a new, custom facility was needed to allow for increased production capacity and additional inventory for more profitable retail sales.

At the recommendation of a friend, Mr. Langenderfer contacted Croghan Colonial Bank. The call resulted in a visit from Shannon George, AVP/Commercial Loan Officer for Croghan.

"Our job is to understand our customer's business, and you can't do that by simply reading financial statements or loan applications," Mr. George said. "You have to visit the site and understand the business and the people."

By taking the time to understand the business and the local advantages The Countertop Shop has, it was clear that now was the right time for the company to expand into a custom building.

"Their increased sales, coupled with their ability to prosper during the recession, are a true reflection of their commitment to success, and we are



happy to assist them with the funding necessary to continue in that pattern," Mr. George said.

For Mike and Karen Langenderfer, who pride themselves on customer service, meeting the staff at Croghan Colonial Bank was like a reflection of themselves.

"Shannon kept us informed and was very responsive throughout the entire process," Mr. Langenderfer said. "At times we were under the impression that we were his only customers."

That customer service helped Croghan Colonial Bank win all of The Countertop Shop's banking business, not just the building loan. Using the same process, Shantel Laird, AVP/Cash Management Officer, met with Karen Langenderfer to understand the day-to-day banking needs of the business.

"Our role is to get to know the business and understand not only the cash flow, but the time constraints so that we can understand the tools the business needs to operate efficiently," Ms. Laird explained.

The electronic tools are great, Karen Langenderfer said, but what she appreciates most is the personalized attention.

"It is so refreshing to be treated like a valuable customer, and the ability to talk with someone on the phone means any questions are answered quickly," Mrs. Langenderfer said.

The Countertop Shop is expected to begin operations in its new building, located on Airport Highway just west of the Spring Meadows Shopping Center, by October 1, 2015.



Helping good people make good decisions.