



C.H. Brown Co., LLC - A Platte Valley Company

THE BOTTOM LINE

January & February 2021



COO CORNER

by ED MEYER
Chief Operating Officer

Happy New Year...and 'Thank You' for your business and patronage in 2020! Many people are busy making resolutions that, according to statistics, 80% will be broken or forgotten by February. With that in mind, CHB decided to do something different this year. We didn't make any resolutions, instead we made a reaffirmation of our commitment to you, our customers, and the equipment finance industry. We are committed to fair deals backed by excellent, personal service tailored to your individual needs. We continuously strive to develop and strengthen the professional relationships we have built with clients like yourself and our industry partners.

A new year is a time for fresh starts and new adventures. At CHB, several exciting changes are set to happen in 2021 including online account access for our borrowers, a planned upgrade to our backend data system and enhanced documentation. We are committed to providing you an exceptional customer experience. We believe these changes will add value and enhance the experience.

As we reflect on 2020, we are grateful for the opportunity to serve you and wish you safety, good health and business success in 2021!

DO WHAT HAS TO BE DONE

by KIT WEST

Business Development Director

You are faced with decisions every day that need to be made. Do I get out of bed or do I push the snooze one more time? What happens if I do and what happens if I don't. What has to be done and what does not have to be done. **PRIORITIZE.**

Prioritize is the set of rules that you apply to the decision of "What Needs to Be Done". Some rules are made by our governing laws and some by our job/business/careers, but the most important ones are made by YOU. It is your decision. You are ultimately responsible for the decisions that you make along with the consequences of those decisions. You own them all outright.

"Do what needs to be done - when it has to be done - as well as it can be done, and do this every time."

Success follows the actions of getting things done.

Inspired by the Code of the West:

"Do what has to be done".



AND NOW WE WELCOME THE **NEW YEAR** FULL OF THINGS THAT HAVE NEVER BEEN
— Rainer Maria Rilke —



FOR SALE • DRIVE INTO THE NEW YEAR •



2020
**INTERNATIONAL
LONESTAR**
\$107,000.00

140,000 Miles, ISX15 Engine, 525 HP, 13 Speed Transmission, 73" Single Bunk Sleeper, 260" Wheelbase, 3.25 Ratio, DOT Ready

Interested? Contact us today!

Kathy at kprice@chbrownco.com or Kit at kwest@chbrownco.com



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CHB CHATTER

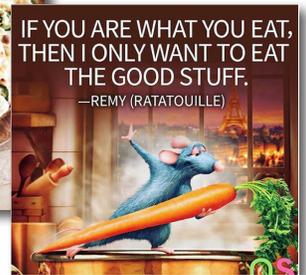
featuring... **VICTORIA HERNANDEZ**



I have been at CHB for 3 years in the Docs and Funding Department. The financial world is not something I thought I would have a career in. Cooking is my passion! However, I am grateful to have a job in these trying times and I really enjoy it. I am very appreciative of CHB and the Mission, Vision and Values they uphold.

Family and faith is everything to me. 2020 was a long year for most. For me this was one on the best years. I got married, moved, fished, hunted, bought a jeep, lost, cried, laughed, traveled, spent even more time with my family and just lived. Tomorrow is not promised and I have thought about that a lot given the current state of the world. My family and my faith got me through this year and everything else was extra frosting on the cake of life. I am beyond grateful for that!

For those of you that thought that 2020 was a long year I wish everyone nothing but the best in 2021!



Customer Experience **STAR**

Congratulations to **Krista Betts** for being a star! Each month our parent company, Platte Valley Company, recognizes outstanding associates who have gone the extra mile for our customers. Krista was nominated by a CHB client.



Here's what the client had to say about his experience with Krista: "... Krista has been so wonderful helping me out through all of this nonsense. Other companies are threatening me and chasing me down for repossessions. Krista has always been kind to me and has helped me out a lot in dealing with my loan account. Krista also helped by talking me through other situations that I

have told her about. She is always finding a way to help me. You need to keep that girl around. She deserves a hug and a raise."

Thank you, Krista, for taking such good care of our clients!