

A new landscape has emerged in the hard light of consolidation and market developments. What matters most today are holding earnings, cutting non-interest expenses associated with Core and IT costs, and mitigating termination and separation expenses that can affect an institution's sale or purchase.

If you are considering a merger or acquisition as a strategy, proactively bulletproofing your contracts in advance of a corporate event to protect shareholders is essential. Before a letter of intent or definitive agreement is made with another institution, let Paladin fs take the reigns to mastermind the best possible outcome for your franchise, both pre- and post-merger, with our services:

Merger Readiness Assessment (Buy or Sell Side)

- Ideal BEFORE any formal agreement with an other institution has been reached.
- Designed for the proactive executive management team that wants to orchestrate the best possible outcome for their franchise.
- Contract and costs are fully reviewed, compared to market and, if necessary, restructured to maximize profit, cost savings and shareholder benefit.
- Strengthens the negotiating hand of the acquiring bank.

Merger Implementation Program (Buy Side Only)

- Increase deal value/accretion – faster.
- Protect shareholders – strengthen franchise value.
- Full service master contract (combined) negotiations with surviving vendors.

The dramatic contract adjustments Paladin has seen through have included the elimination, addition, and modification of thousands of terms, resulting in \$46 million of created or saved shareholder equity during the mergers of community financial institutions. Paladin fs is a trusted research and consulting firm whose solutions referenced regularly by investment bankers, lawyers, CPAs, and other trusted third parties who are responsible for managing and advising CEOs and CFOs on merger and acquisition strategies from coast to coast.

With every merger, one institution will survive and the other will perish; but with Paladin fs on your side, you can sleep well knowing that you didn't bite the bullet.

Contact Paladin today to find out if your contracts are merger-ready.

