

## Merger and Acquisition Advisors

Thurmond, Clower & Associates is qualified to join your team as advisors in every step of a merger or acquisition. The principals of our firm have led the due diligence efforts in more than fifty institutional merger and acquisitions. We have experience in representing both the buyer and the seller.

The need for a quality due diligence effort is critical to a satisfactory outcome in any acquisition or merger and critical to success for your shareholders and employees. An inadequate understanding of the other party has led to numerous financial disappointments over the years.

Our efforts can include acting as your manager in planning and executing the due diligence efforts for the entire exercise. This would involve meeting with your key personnel and assist in building the informational needs, establishing the scope of the due diligence process, gathering the initial information from the other party, and conducting and coordinating the on-site due diligence. The final product would be to assemble the collected data and prepare the final report for management and Board of Directors. We hold all meetings and information in absolutely strict confidentiality.

Perhaps nothing in the due diligence process is of greater consequence than a full understanding of the existing credit quality of the other party. Financial history is full of stories concerning the economic problems that have arisen from the failure to thoroughly understand the credit assets of the combined institutions. It is our mission to prevent these unintended financial surprises. We include an analysis of the credit culture of the merging party and provide you with insights that will be valuable in bringing together any dissimilar approaches if these exist. We are fully compliant with SOP-03-3 requirements. Our documentation includes the ability to perform numerous stress tests so that a full understanding of all of the potential credit risks can be quantified.

TC&A has conducted numerous due diligence reviews over the last several years that included working with clients in the Fortune 500 category.

When you consider the acquisition of an institution, a branch or portfolio of loans, or if you plan to merge with another institution, let the experienced group of Thurmond, Clower & Associates be part of your team to ease the process from beginning to end and to avoid serious financial surprises after the fact. We look forward to hearing about your needs and concerns – [contact us](#) today.