

Turbulent times call for experienced and knowledgeable advice.

The Managing Directors and Principals of Austin Associates collectively possess more than 250 years of banking and consulting experience. Through good times, recessions, stock market booms and busts and through countless periods of financial industry restructurings, Austin Associates has been a steadfast and reliable advisor to community bank executives and boards of directors.

Although the immediate future is uncertain, several considerations remain paramount among your planning options:

- Mergers, acquisitions, strategic alliances, divestitures and other forms of corporate restructurings will be priorities for bank executives and directors in their evaluations of potential survival strategies.
- Community bank executives and directors today are compelled to navigate through uncharted waters—the rules for managing financial institutions are being rewritten by politicians and regulators “on the fly,” thereby requiring more agile and thoughtful decision-making.
- The community banks that successfully emerge from this period of uncertainty will have unprecedented opportunities to build long term shareholder value.

Austin Associates provides trusted and time-tested experience and expertise in—

Investment Banking: Austin Associates is highly ranked annually among investment banking firms nationwide for services encompassing M&A Advisory Assistance, Branch Acquisitions/Divestitures, FDIC-Assisted Transactions, Capital Planning and Stock Valuations.

Strategic Consulting: Regulatory consulting assistance, problem bank management advice, management studies, director education and training, planning retreats and customized planning assistance.

Risk Management and Compliance: Specialized expertise to assess and develop risk management programs, targeted risk assessments, stress testing and compliance programs.

Financial Management: Asset/liability management and reporting services, IRR assessments, branch/product/customer profitability consulting and loan and deposit pricing software and consulting.

Insurance and Financial Services: Assessments of non interest income opportunities including insurance agency formations and assessments, investment program resources, BOLI performance reviews and vendor evaluations, identity theft insurance and loan collateral protection programs.



AustinAssociates

Consultants and Advisors to Community Banks

For additional information, call Managing Directors Rick Maroney, Craig Mancinotti or Bob Morgan at 419.841.8521 or visit our website at www.austinassociates.com for a listing of our Principals and a complete description of consulting services.