



mergers

d. hilton associates inc.



**Six Specialties, One Focus...**

**Your  
Credit  
Union**

From the moment D. Hilton Associates Inc. (DHA) opened its doors in 1985, its mission was defined: It would help credit unions to meet the challenges of a rapidly changing financial services marketplace. As a result, even in its earliest days, the firm provided a variety of services to clients.

DHA continues to pursue this mission today. Over the years, as the company has grown and expanded, its work has been aligned into six practice areas:

**Human Resources**

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**Management Recruiting**

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**Retention and Retirement**

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**Market Research**

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**Marketing and Advertising**

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**Mergers**

In addition, DHA continues to diversify and expand its offerings with additional projects outside of these areas that utilize cross-functional teams or the special abilities of one or more staff members.

## The Merger Practice

DHA's Merger Practice works with credit unions on the complicated communication challenges the union of two credit unions creates, as well as on the regulatory concerns that a proposed merger may raise.

Just as no two people think exactly alike, no two organizations view their mission and role in precisely the same way. Consequently, much like an engaged couple, merger partners are likely to find a number of areas in the relationship that need work before they can hope to build a successful future together.

Merger projects often require a team with multiple areas of expertise. DHA meets this challenge with support drawn from across its other practices to bring expertise in marketing, internal communications and human resources as well as credit union operations to the projects on which it works. As a neutral party with a depth of knowledge about credit unions, DHA brings its merger clients a unique view of the process—one detached from entrenched interests in the outcome of the project because of personal involvement in the results.

# Mergers Products

## Exploration

DHA assists credit unions interested in using merger as a growth strategy to examine the positive and negative aspects of this option. In addition, we assist clients in defining the type of organization most likely to be a good merger match and in identifying potential merger partners.

## Facilitation

Mergers involve numerous details. DHA guides credit unions through the process and helps the merger partners avoid potential pitfalls. Our procedures are designed to ensure that potentially controversial issues are addressed in an organized manner with all parties to facilitate buy-in.

## Negotiation

During the course of a merger, disagreements almost inevitably arise on one or more points that have the potential to derail discussions. From its neutral position, DHA can provide analysis of the various options available and suggest compromises to move the merger forward in a manner that allows all parties to feel positive about the results.

## Operations Analysis

Whether it's different information systems or different approaches to lending, a merger almost always requires the partners to make some changes in order to combine their operations. DHA's analysis identifies areas where potential for operational conflicts are greatest and suggests logical solutions that will produce the best possible results following the merger.

## Application Development

Like any other procedure that requires regulatory approval, the merger process entails a certain amount of paperwork. DHA assists the credit union in compiling the required materials and packaging them for submission to the regulator.

## Public Relations

Telling the story well to the credit union's various audiences helps win support for the merger and creates a positive view of the post-merger credit union. DHA assists the credit union with media releases to explain the goals of the merger, as well as with efforts to establish the brand identity of the merged organization.

## Board/Management Communication

Throughout the merger process, board members will require detailed information on various topics in order to maintain forward movement. At the same time, management staff members need information that will enable them to allay employee concerns regarding the process, help secure employee buy-in and maintain a positive outlook toward the merger in the partner organizations.

## Member Communication

Members have an intense interest in the institution that holds their money. They deserve to receive clear, accurate information regarding plans to combine operations with another financial institution. This is especially important for members of the merging credit union, who will be asked to vote on whether their organization will give up its independent identity to become part of the continuing credit union.

# d. hilton associates' Promise to You

**We set the industry standard.** Since 1985, D. Hilton Associates has been launching new initiatives and pioneering processes for the credit union industry.

**We are independent.** We do not maintain an ownership position in any company that provides products and services to the credit union industry.

**We work exclusively with credit unions.** Rather than splitting our focus, we keep it strictly on one industry. We devote full energy to providing our credit union clients with specialized expertise tailored to the demands of the industry.

**We offer a full-time, in-house staff.** DHA's professional staff members have outstanding credentials and experience in their areas of expertise, and they devote their entire workday to client projects.

**We value our client relationships.** Our goal is long-lasting partnerships with our clients. We know credit unions are in business to provide service to members and we respect our clients' need to make this their priority.

**We conduct the project for a fixed fee.** Our prices are set on a flat-fee basis that reflects the complexity, timeframes and scope of the project. Our clients always know the scope and price of the project before we begin.

**We are the most qualified firm in the business.**

No other firm—and certainly no individual—working with credit unions today offers the breadth and depth of services D. Hilton Associates provides.



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**human resources**

**management recruiting**

**retention and retirement**

**market research**

**marketing and advertising**

**mergers**

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