



HOW TO BUY A BANK FOR FINANCIAL INDEPENDENCE?

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At MergersCorp M&A International we help our clients confidentially buy and sell privately held businesses, aligning the interests of all parties for mutual success and satisfaction.

It is our goal to make the process of either buying a new business or selling your current business as smooth and efficient as possible. We know how important confidentiality is to our sellers and we treat it with the utmost importance.



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How To Buy A Bank For Financial Independence?

How does one purchase a bank? The process is easier than most people realize. Banks are in a downsizing phase, and many banks are selling off their branches as digital banking becomes more popular.

Banks with sketchy financial underpinnings come under FDIC review in the United States.

Banks aren't allowed to declare bankruptcy, and since most banks are insured by the FDIC, the organization can force shaky banks into receivership or encourage faltering banks to find new owners with stronger financial assets.

The FDIC greases the wheels to encourage private investment in banking, and the process is easier than buying certain other highly regulated businesses.



Are Faltering Banks Good Investments?

As most seasoned investors know, there's always opportunity in any kind of financial turmoil.

Many worry that the coronavirus pandemic will result in massive bankruptcies, long-term double-digit unemployment rates and worldwide breaks in the supply chain.

However, banks represent sound business opportunities for savvy investors. Unlike most businesses, banks can recover quickly with rebuilding loans, higher interest rates and smart investments.

Buying your own bank frees you from the bad decisions of the operators of a blind trust, otherwise known as the banking industry. You have no influence on how banks invest their funds, unless you own the bank.



How to Buy a Bank?

Banks are often sold in the United States with the FDIC as mediator. The FDIC always has final approval over the sale of an FDIC-insured bank operation. You can also find banks for sale through brokerages, law firms, private sales notices online and auctions.

You must pass a background check to prove that you're not funneling funds to terrorist groups and that you have enough liquid resources to cover 10% of the bank's financial assets. You can add more investment partners if needed, but 10% of the bank's assets must always be covered. Once you've been cleared, you become a Covered Investor who is eligible to buy a bank in the United States.

Other countries have their own regulations, which is why it's so important to get help from a reputable international brokerage firm to guide the sales process. Some of the most well-known brokerages that handle bank sales include MergersCorp™ M&A International and Financial Licensing Advisors in Luxemburg. Banks are streamlining operations, especially because of the coronavirus and increased digital banking, so you can find many bargains for banks and branch offices, even those that are financially stable.



Find a Bank for Sale with Help from a Brokerage

Finding a reliable brokerage is a critical step if you want to buy and sell high-profile businesses like banks. MergersCorp has a sterling reputation, and the global brokerage sells high profile businesses including banks. You can check their inventory, get further information on how to buy a bank and qualify as a Covered Investor.

You can check with the FDIC or brokers like MergersCorp™ M&A International as the first step in owning all or part of a bank. Bank ownership has great benefits for high net-worth investors. Banks are a safe haven for your wealth because you control the investing risks. You can move money anywhere easily to take advantage of time-sensitive opportunities. Additionally, you have access to cheap credit. Essentially, you can recycle your money while enjoying great prestige and increasing your networking contacts.

Contact MergersCorp™ M&A International at mergerscorp.com for a confidential consultation on your investing needs. You'll enjoy responsive service, expert recommendations and extensive knowledge of regulations pertaining to bank ownership.



Our M&A Process

TARGET APPRAISAL	APPROACH	DUE DILIGENCE	NEGOTIATION & CLOSE	POST MERGER INTEGRATION (PMI)
Key Areas				
<ul style="list-style-type: none"> Target & market analysis; Initial assessment of synergies & value drivers; Indicative valuation; Go or No-Go decision; Preparation of transaction documents (NDA – Non-disclosure Agreement/LOI-Letter of Intent); Select Transaction team; Appoint advisors; Consider funding ability. 	<ul style="list-style-type: none"> Initial approach letter; Signing of NDA; Prepare & share initial information requests; Formulation of LOI (Letter of Intent) & possible negotiations; Initial meeting and Q&A; Circulate information on the Target to the Transaction team. 	<ul style="list-style-type: none"> Set scope of due diligence; Set up VDR (virtual data room); Coordinating of due diligence, further meetings and Q&A sessions; Consider points relevant to the Post-Merger (PMI) phase; 	<ul style="list-style-type: none"> Revisit indicative valuation & prepare detailed valuation based on due diligence findings; SPA negotiations with the seller; Development of final structure (share/asset deal) and final valuation; Approvals; Signing of SPA & Close. 	<ul style="list-style-type: none"> Consider the extent of integration; Development of 100 Day PMI Plan; Consider short & long term objectives; Estimate requirements to capture synergies; Determine resource needs & optimal allocation.
Parties Involved				
<ul style="list-style-type: none"> CFO; Head of M&A; Accountants; Corporate finance advisors; Consultants. 	<ul style="list-style-type: none"> Senior management; CEO, CFO, CTO; Strategy director; Head of M&A; Head of Business Development; Consultants. 		<ul style="list-style-type: none"> Company general counsel; Lawyers; Senior management. 	<ul style="list-style-type: none"> Company general counsel; Lawyers; Senior management/HR.

The background of the advertisement features a close-up of the American flag on the left, with its stars and stripes. On the right, there is a stack of US dollar bills, including several \$100 bills and one \$1 bill, fanned out. The entire image has a dark, semi-transparent overlay.

LOOKING TO BUY A BANK?

CONTACT US NOW
FOR MORE INFORMATION

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