



BankValue

Expertise and Market Knowledge

“These people are professionals. And that’s really a different mindset at BankValue and United Bankers’ Bank as compared to other correspondents.”

*– Kevin Halterman,
President and CEO,
Peoples Bank,
Indianola, Iowa*

You’ve arrived if you are looking for valuation services that are tailored to community banks and delivered by a team of credentialed professionals. Hundreds of banks from 13 states throughout the Midwest rely on BankValue for bank stock valuations, mergers and acquisitions, and market research.

Durable Valuations with a Personal Touch

Community bankers and other financial service organizations turn to the ASA-accredited appraisers at BankValue Advisory Services for hands-on, timely and legally durable bank stock valuations. We visit your bank personally rather than running a “computer” appraisal.

We use several industry-recognized valuation methods to ensure your institution is valued as comprehensively as possible. And, we also provide direct follow up with boards of directors

and others to ensure all interested parties understand the analysis and results of the appraisal.

Our specialties include:

- Estate planning and gifting
- Employee stock ownership plans
- Conversion to Subchapter S
- Charitable stock contributions
- Buy/sell or shareholder agreements
- Estate settlement
- Corporate actions

Buy or Sell a Community Bank with Confidence

Daily contact with community bankers and bank specialists at United Bankers’ Bank provides BankValue Advisory Services with unique insight into the nuts and bolts of bank operations. This firsthand experience is invaluable when counseling bank investors, owners and shareholders on the purchase or sale of a community bank. Snags are quickly resolved to keep your sale on track.

Bank Purchases:

- Crafting a competitive bid
- Reviewing comparable bank sales to help pinpoint current market value
- Conducting a topline analysis of the business climate in the target market
- Reviewing income and expenses for synergies that might impact the bid

**Buy or Sell a
Community
Bank with
Confidence**
continued

Bank Sales:

- Guiding the seller's team – attorneys, tax advisors, bank management and the selling shareholders or board of directors
- Preparing the confidential memorandum with an assessment of the market, the strengths of the bank and other buyer opportunities

- Identifying potential buyers
- Evaluating initial bids to determine which qualify for due diligence

**Look Around
the Curve
with
BankValue
Market
Studies**

Bankers call on BankValue Advisory Services for sophisticated market studies, data mining and deposit projections to reveal:

- Current market position for strategic planning
- Feasibility for a bank office in a new market
- Due diligence prior to acquiring another bank or branch

Market Study:

- Executive summary presents key findings
- Physical description of primary and secondary market areas including proximity to key geographic features
- Economic analysis covering building permits and construction activity, wholesale and retail sales, employment levels and primary employers
- Competitive analysis of local banks, thrifts and credit unions, including total deposits, historic deposit growth and loan portfolio composition (when available)

Data Mining:

Data mining is for customers who want customized, clearly presented market information without the market study analysis. All BankValue market research is based on the latest available data from the U.S. government, state economic development agencies, local governments, local economic development authorities and local chambers of commerce. (Note: available information is limited in some market areas.)

Deposit Projections:

Three-to-five-year deposit projections for a market are prepared based on historical deposit growth as well as demographic and economic trends and projections.

**First for Your
Success
Promise**

Your success is at the center of everything we do at BankValue, a division of United Bankers' Bank – the nation's first bankers' bank.

First for Your Success is our guarantee of exceptional customer service, product innovation and professional integrity.

Call Us ... First!

The professionals at BankValue are uniquely suited to provide you with valuation and market research services that are designed exclusively for the community banker. Let's talk about how we can help you.



First for Your Success™

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