

# Retention Starts With a Mergers and Acquisitions Strategy

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Mergers and acquisitions (M&A) are once again gaining momentum in banking. In fact, the 2025 Bank M&A Survey from [BankDirector](#) reports that 43% of bank leaders say their organization is very or somewhat likely to acquire another bank — a notable jump from 35% just a year ago.

For financial institutions, mergers and acquisitions represent an opportunity to expand their reach, tap into new markets and realize significant growth potential. For customers and members, they can mean expanded product offerings, improved services and advanced technology to help them achieve their financial goals. Yet, with so many moving parts in the mergers and acquisitions process — legal considerations, technology integrations and operational changes — customer experience often takes a back seat. When too much emphasis is placed on the mechanics of the merger, the human element of the transition is often overlooked.

To unlock the full potential of an M&A, financial institutions must prioritize a mergers and acquisitions strategy that emphasizes clear, consistent and customer-focused communication. Let's explore how a strong communication strategy can drive retention and build lasting relationships.

## A Customer-First Mergers and Acquisitions Strategy Starts Early

Mergers and acquisitions bring significant change — not just for the institutions involved, but for the customers and members they serve. New account numbers, debit cards or changes to online banking systems can disrupt routines. These shifts, while operationally necessary, can create real anxiety and inconvenience.

Customer attrition is a major, yet often overlooked, risk in M&A, according to [Bain & Company](#). Poor communication, service disruptions and branding confusion can erode confidence and drive account holders to competitors. To mitigate these risks, financial institutions must focus on three key areas:

### Align Messaging Across Channels

Consistent communication across email, mobile apps, direct mail, websites and social media helps to reduce confusion, keeping customers and members informed about what's changing, when it's happening and how it will affect them. Using every channel to deliver the same clear message shows that you're focused on being a financial partner and stand ready to meet their needs in new ways.

### Identify and Address Customer Pain Points

Anticipating account holder challenges and addressing them with clarity and empathy is key to building trust. A thoughtful mergers and acquisitions process — including personalized support, FAQs and timely updates — not only ensures a smoother transition, but shows customers and members their needs are a priority and demonstrates your commitment to their care.

### Coordinate Internal Teams

Employees are the bridge between the merging institutions and their account holders. Branch staff, in particular, may feel the strain of learning new systems and policies while navigating the mergers and acquisitions process and supporting customers and members through the transition. Ensuring employees are well-informed and equipped with the same information account holders receive is critical. When employees feel confident and supported, they can continue to provide the level of service account holders expect.

As [McKinsey & Company](#) notes, customers are the ultimate measure of whether an M&A deal delivers on its promises. Successful integrations are defined by proactive communication and an enhanced customer experience. A well-orchestrated communications strategy for mergers and acquisitions strengthens loyalty and instills confidence in the new organization.

## Mergers and Acquisitions Services Should Align Communication and Experience

Flawless orchestration is essential for a smooth M&A transition. Vericast provides expert project management and comprehensive mergers and acquisitions services, including a dedicated communication team to guide you every step of the way — with efficient processes and a proven mergers and acquisitions strategy to get you to market on time and on budget.

### Keep Account Holders in the Loop

When every aspect of an M&A transition is seamlessly managed — from clear, consistent communication with existing and newly acquired customers and members to proactive messaging across all channels — the result is a cohesive, stress-free experience. As highlighted by the [ABA Banking Journal](#), this strategy for mergers and acquisitions reassures account holders, builds confidence and addresses concerns about changes to their banking experience.

### Regulatory Notifications

Vericast works closely with compliance teams to execute FDIC-required notices, account change alerts, privacy updates and other legally mandated disclosures. While the financial institution is responsible for messaging content, our processes ensure timely communications aimed at meeting legal and regulatory requirements, such as the 30-day notice period for changes in account terms.

### Account Holder Communications

Our capabilities include a wide range of content, including welcome letters, FAQs, website updates, branch signage and direct mail campaigns. Account holders receive clear, timely updates to help them manage changes seamlessly, from understanding news account terms to accessing online services.

### Augmented Contact Center Support

M&A transitions often lead to a surge in customer and member inquiries, stretching contact center teams to their limits. For many account holders, this may be their first interaction with the acquiring institution, setting the tone for the entire relationship. As part of our mergers and acquisitions services, Vericast helps financial institutions prepare for this surge by providing scalable, high-touch [contact center support](#), ensuring your account holders receive the same superior level of care your own employees provide.

## The Mergers and Acquisitions Process Requires Clarity at Every Stage

Timing is everything when it comes to M&A communication. A well-executed strategy for mergers and acquisitions ensures that every phase of the process is an opportunity to drive retention. Vericast follows a detailed communication plan, ensuring effective, branded messaging across [print marketing](#) and [digital marketing](#) channels. By delivering the right information when it's needed most, the plan keeps account holders informed and employees supported at every stage.

### Pre-Announcement: Laying the Groundwork

What's often missing in M&A transitions is a holistic view of the customer experience — a roadmap that guides account holders through the entire journey, from the day the merger or acquisition is announced to the days of the conversion and the weeks beyond. With Vericast, this phase is about creating a comprehensive communications strategy, supported by a detailed timeline and project oversight, to ensure a smooth transition for both acquired and existing account holders, designed to maintain and improve account holder retention.

## Transition: Sharing the Vision

This is the time to keep everyone informed and reassured with clear, timely updates. With Vericast, “What to Expect” emails, announcements and day-one materials are carefully planned to guide stakeholders through the changes. It’s not just about communicating what’s changing. Vericast helps you highlight what’s improving — enhanced technology, lower fees and more convenient locations — to help answer the big question on everyone’s mind: “What does this change mean for me?”

## Post-Conversion: Strengthening Relationships

A positive customer experience — before, during and after the merger — is the true measure of success. With a multichannel approach that includes print and digital communications, proven cross-sell and up-sell strategies and high-touch, inbound and outbound contact center support, Vericast helps you increase customer and member satisfaction and grow your account holder base.

## Partner With Vericast to Execute a Mergers and Acquisitions Strategy That Retains Customers

With Vericast, you’re not just managing change — you’re seizing every opportunity to strengthen trust and retention, the foundation for long-term growth and success. We understand the challenges inherent with M&A transitions, from navigating regulatory pressures to maintaining account holder confidence. With our [mergers and acquisitions services](#), we partner with you to transition your customers and members gracefully into your institution’s family.

By prioritizing seamless communication and expert execution, we ensure your account holders feel informed and reassured every step of the way. Trust Vericast to help you turn your M&A into a bridge to better opportunities.