



The 90-Day Succession Growth Playbook

*How Regional Banks & Credit Unions Can Turn
Business Transitions into Net-New Growth*

A Practical Execution Guide for Marketing Leaders

Leveraging the Opportunity

A generational shift is underway among the small and mid-sized businesses that regional banks and credit unions serve every day. For financial institutions, every ownership transition triggers a series of financial decisions. Deposits may move, lending relationships are reconsidered and liquidity is redistributed. Competitors often appear at the moment loyalty is most fragile.

Many institutions treat succession as passive risk. The smarter approach is to treat it as a structured growth opportunity.

Marketing teams are uniquely positioned to help identify and influence these transitions. While commercial lenders see individual relationships, marketing and analytics teams can identify portfolio-level patterns such as aging ownership, industry concentration and geographic clusters.

This guide outlines how marketing leaders can:

- Quantify succession exposure in their commercial portfolio
- Identify industries most likely to experience ownership turnover
- Launch a focused pilot campaign targeting those industries

All within 90 days...

More than

2.3M

**Baby Boomer-owned
businesses are expected
to transition ownership
in the coming decade¹**

2/3

**of family-owned
businesses lack
a documented
succession plan²**

¹According to Project Equity
²TeamShares research

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Days 1–30

Step 1: Quantify Succession Exposure in Your Portfolio

Why This Matters

Before launching a campaign, marketing teams need to understand how much of their current commercial portfolio may be affected by ownership transitions. Succession becomes far easier to prioritize internally when it is framed in terms of portfolio exposure and potential financial movement rather than demographic trends.

How to Do It

Work with commercial banking or your analytics teams to pull a simple dataset from your CRM or portfolio reporting system.

Focus on three data points:

- Business relationships where the primary owner is age 55 or older
- Commercial deposits tied to those relationships
- CRE and C&I balances connected to aging guarantors

Once the data is pulled, group these relationships by industry to identify where aging ownership is concentrated.

Example

A regional bank reviews its commercial portfolio and discovers:

- \$300M in commercial deposits tied to owners age 55+
- \$150M in CRE and C&I balances connected to those businesses
- largest clusters in construction, HVAC and small manufacturing firms

Even without detailed modeling, this analysis reveals where succession activity is likely to emerge.

Your Output

By the end of this step you should have:

- An estimate of deposits tied to aging ownership
- A list of industries where those relationships cluster
- A rough sense of how much of your portfolio could be affected by succession

This becomes the foundation for identifying growth opportunities.

Days 31–60

Step 2: Identify the Industries Most Likely to Transition

Why This Matters

Ownership transitions rarely occur evenly across sectors. They tend to cluster in industries where businesses are owner-operated, require specialized skills and often depend on financing to transfer ownership.

The goal in this phase is to narrow your focus to one or two industries where transitions are most likely to occur.

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How to Do It

Using the industries identified in Phase 1, evaluate each against three simple criteria:

Ownership age

Are many businesses in this industry owned by operators age 55 or older?

Succession difficulty

Is it difficult to pass the business internally due to labor shortages, licensing requirements or specialized expertise?

Financing likelihood

Would a transition likely require acquisition financing?

Industries that score highly across these criteria are strong candidates for a succession marketing pilot.

Example

Imagine your analysis reveals the following industries with aging ownership.

Industry	Owners 55+	Financing Likelihood
Construction	High	High
HVAC	High	High
Restaurants	Moderate	Low
Retail	Moderate	Low

Your Output

By the end of this step you should have:

- Selected one or two industries for your pilot campaign
- Estimated how many existing clients fall into those sectors
- Confirmed that transitions would likely involve financing or liquidity events
- Reviewed your portfolio and estimated concentration of owners over 55 by industry
- Evaluated industries for ease of succession and likelihood to require funding
- Selected the one or two industries you'll target for your pilot campaign

Days 61–90

Step 3: Launch a Succession Marketing Pilot

Why This Matters

Most commercial marketing campaigns are designed to capture demand when it appears, but succession marketing works differently. It focuses on industries where ownership change is already likely to occur.

By engaging business owners earlier in the transition process, your institution can influence financing, deposits and advisory relationships before competitors enter the conversation.

How to Do It

Start by creating a simple resource tailored to the industry you selected. This might be a landing page, downloadable guide or webinar addressing succession planning challenges within that sector.

Next, partner with a trusted advisor such as a CPA, valuation expert or attorney who regularly works with business owners preparing to sell or transfer their companies. Then activate targeted outreach.

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Marketing channels might include:

- LinkedIn campaigns targeting business owners within the selected industry
- Search advertising around succession and business valuation topics
- Email outreach to existing clients approaching retirement

Relationship manager outreach to high-priority accounts Generative AI tools can help accelerate this process by supporting audience segmentation, campaign messaging and industry-specific content creation.

Example

A credit union launches a pilot campaign focused on HVAC contractors in its region. The marketing team develops a short guide called "Planning the Transition of Your HVAC Business." A local CPA who advises trade businesses participates in a webinar discussing valuation and ownership transfer options. At the same time, relationship managers reach out to existing HVAC clients approaching retirement to offer transition guidance.

Your Output

By the end of this step you should have:

- Launched a targeted pilot campaign in one industry
- Initiated conversations with business owners approaching retirement
- Identified potential buyers seeking acquisition financing

Step 4: Capture the Financial Opportunity

Why This Matters

Ownership transitions often trigger several financial events at once. Institutions that engage early can position themselves to capture multiple aspects of the relationship.

Where Growth Appears

Succession events typically create three opportunities:

Buyer financing

Are many businesses in this industry owned by operators age 55 or older?

Competitive displacement

Succession campaigns often attract businesses currently banked elsewhere that are exploring transition options.

Post-sale liquidity

Business sales frequently generate liquidity events tied to retirement planning and wealth management.

Succession therefore represents both portfolio defense and net-new growth by protecting existing relationships while creating opportunities to finance the next generation of ownership.

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Step 5: Measure Impact

Why This Matters

Traditional marketing metrics do not fully capture the value of succession engagement.

The goal is not simply generating leads. It is influencing financial relationships during ownership transitions.

What to Track

Examples of meaningful indicators include:

- Meetings scheduled with owners age 55+
- Transition-related financing inquiries
- Acquisition loans booked
- Deposits retained following ownership changes
- Wealth introductions tied to business sales
- Net-new relationships within targeted industries

Your Output

By the end of the pilot period you should be able to evaluate:

- Whether the targeted industry produced meaningful conversations
- Whether financing opportunities emerged
- Whether the strategy should expand to additional industries

Final Thought

Succession is not a marketing trend, it's a structural shift already reshaping local business markets. Regional banks and credit unions that recognize this shift early will finance the next generation of ownership, retain deposits and expand industry relationships. The path forward does not need to be complex. Use the 90-day succession playbook to quantify your exposure, focus your efforts and launch a targeted pilot. By this time next quarter, you could be engaging the right businesses before competitors even realize they are in transition.



Let's talk

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