

A LETTER FROM OUR PRESIDENT

This is an exciting time for Midwest Regional Bank. We have met our 2012 goals and are looking forward to a successful 2013. Our lending division continues to set new milestones placing us as the #1 SBA Lender in Eastern Missouri in 2012.



We focus our attention on the needs of local families and small businesses while providing exceptional service and sound financial advice. Of course, the foundation of our success is our employees. We have assembled the best and brightest people and I couldn't be happier with the level of skill and dedication they bring each and every day. Our Employee of the Month program is a way for us to recognize an individual each month that has gone above and beyond the call of duty. I'd like to personally thank our most recent Employees of the Month, Kaye Propst, Donna Horn and Kelly Bartch, who was named our 2012 Employee of the Year.

Our community outreach programs are a fun way for us to give back to our residents. We hosted our first annual visit from Santa, who brought smiles to hundreds of local kids. He listened to their requests and gave them chocolate, and the parents received a keepsake photo of their children and Santa.



As we grow, we continue to offer more products to meet the needs of our customers. Our Virtual Branch suite of products including POP Money and Remote Deposit Capture allows even more access, flexibility, and speed, giving our customers the edge in managing their money.

We'll keep our promise of being the Bank of Tradition and Progress – giving our customers the cutting-edge technology of today with the personal customer service that we've been known for since 1894.



MIDWEST REGIONAL BANK

DOES FDIC INSURANCE CONFUSE YOU?

Please call or stop by one of our offices. One of our friendly staff members will help you find out more. The FDIC has an online Electronic Insurance Estimator (EDIE) at: www.fdic.gov/edie. Our staff can walk you through this online insurance estimator to help you see how FDIC insurance protects your specific accounts. We'll even provide suggestions on increasing the level of insurance for your unique circumstances. You'll be able to take home printouts from EDIE, along with an informational brochure from the FDIC.



NEWS FROM OTTERVILLE

Happy New Year from Otterville! Though the holidays have passed, the generous nature of our staff continues. While most are reminded of their duty to give and help during the holidays, residing in a community of less than 500 often requires that spirit to last year round.

Endeavors undertaken in small communities require the cooperation of all in order to be successful. Any time you step out your door, you may be asked to support the area youth, a church activity, the local school, bake sales, sports teams, or the local food bank.

Our staff's generous nature truly shines during these times. They are always ready to jump in and help, devoting countless hours to charitable organizations, churches, friends, colleagues and families.

All of these actions help to capture the giving nature and impeccable character of our staff here in Otterville. We are so proud of our team and the difference they make in our community...

COMMUNITY OUTREACH

We Care About Kids continues to make a huge impact in our local schools. The program is part of our ongoing charitable effort to help local schools by creating a richer learning environment for the kids

MWRBANK IN ARNOLD

2012 was a great year for both the commercial and consumer loan teams in Arnold. Loan demand was strong throughout the entire year, aided by the low rate environment that is still with us today. Stop in to the Arnold office anytime to meet with a knowledgeable Mortgage Loan Originator or Commercial Lender that can help you with your needs. We are looking forward to another year of continuing success.

SBA CASE STUDY

The Bank recently closed on a \$4,000,000 real estate loan to a healthcare related company based in St. Charles County with sales in excess of \$100 Million. The loan was 75% guaranteed by the Small Business Administration. Various members of the MWRB team participated in this opportunity that, in addition to the loan, resulted in a substantial deposit relationship for the Bank. Peter Birkes received the opportunity from one of his referral sources. It was determined the customer would need an asset-based line of credit. Mr. Birkes referred the customer to one his industry contacts who approved a substantial asset-based line of credit for the company. Then one of our SBA specialists, Brian Hayden, worked with the customer to fully understand the business' needs and aggregate the information for loan submission. After approval by the Bank, another team member serviced the account by preparing the commitment letter and making sure a complete package was sent to the Bank's SBA Packager. After approval by the SBA, the Bank's cash management specialist, Lindsay Hurt, helped establish 9 deposits accounts for the Borrower and related companies. The SBA loan closed in late November without delay, to the delight of the new customer. This is just one example of how various members of the Commercial Banking Team worked together to establish a very important new commercial relationship for the Bank.



and reducing strain on teachers and administrators. This year, we were able to provide funds in excess of \$16,000 to support programs at 14 area schools. To date, the We Care About Kids program has endowed over \$40,000 in local education support.

THE BANK OF TRADITION AND PROGRESS.



FESTUS
363 Festus Centre Drive
Festus, MO 63028
(636) 937-5351

BANK OF OTTERVILLE
211 East Grover Street
Otterville, MO 65348
(660) 366-4321

Email:
info@mwregionalbank.com

Web:
www.mwrbank.com

 **Facebook:**
 MWRBank

 **Twitter:**
 MWRBank

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 provide exceptional
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 for you:



THE BANK OF TRADITION AND PROGRESS.

MWRBANK HELPS LOCAL BUSINESS EXPAND

In 1999, when Chesterfield Area President Kevin Carter first met Jeff Babb and Mike Stout of River City Steel Company, they were working out of a small office in Fenton, Missouri with two phones and one computer. Since then, the company has added five divisions, three locations, and now has almost 60 employees.

River City Steel specializes in prime, secondary, square, and rectangular tubing. The other divisions include River City Specialty Tube, which provides high end steel for critical applications; River City Trucking, which provides over the road delivery services of steel; Lake Steel, providing retail steel product from their Camdenton, MO location serving the Lake of the

Ozarks area; and their newest venture, Ricochet Steel, located in Houston, Texas and specializes in secondary steel products for the oil industry.

"With the help of Midwest Regional Bank, We were able to expand into markets outside our core business and location." says Mike Stout; "That's not something a lot of Bank's are willing to do in this economic environment."

The installation of Midwest Regional Bank's Remote Capture system at their Warrenton location makes it effortless to make deposits right from their desk. Lindsay Hurt, Cash Management Specialist, also set up the company on a Sweep System, which allows them to maximize their cash flow needs in the most efficient way possible....saving the customer time and money.

NEW BUSINESS LENDING OPTIONS

Midwest Regional Bank now offers two additional small business lending options.

INTERNATIONAL TRADE LOANS

The International Trade Loan Program offers term loans for fixed assets and working capital to businesses that plan to start or continue exporting, or that have been adversely affected by competition from imports and need to retool to become more competitive. The proceeds of the loan must enable the borrower to be in a better position to compete. The program is available to small businesses that are in a position to expand existing export markets or develop new export markets, or small businesses that have been adversely affected by international trade and can demonstrate that the loan proceeds will improve their competitive position.

Funds may also be used for the refinancing of an existing loan or for the following purposes for long term fixed assets:

- Acquisition
- Construction
- Renovation
- Modernization
- Improvement
- Expansion

EXPORT WORKING CAPITAL PROGRAM

Small business exporters are taking advantage of the world market and selling billions of dollars of goods and services overseas every year. In fact, 70% of all exporters have fewer than 20 employees.

Reasons to consider the **EWCP**:

- Financing for suppliers, inventory or production of export goods
- Export working capital during long payment cycles
- Financing for stand-by letters of credit used as bid or performance bonds or down payment guarantees
- Reserves domestic working capital for the company's sales within the US
- Permits increased global competitiveness by allowing the exporter to extend more liberal sales terms
- Increases sales prospects in under-developed markets which have high capital costs for importers
- Contributes to the growth of export sales

For more details on this program contact:
 Ron Martino, Vice President of Commercial Lending for
 MW Regional Bank rmartino@mwregionalbank.com
 (816) 251-4638

