

A LETTER FROM OUR PRESIDENT

Our move into the Corporate Center last November has created a lot of excitement in Festus and the surrounding communities. Every day has brought in new customers and existing customers are opening new accounts. We've also launched our new mobile banking product, "Mobile Midwest", which really sets us apart from other community banks. We are making banking easier and more efficient and our customers are responding.



Our SBA division continues to get recognition for the volume of business they are producing. During the last reporting period, Midwest Regional Bank was the largest SBA Lender in Eastern Missouri, and in the Western half, we are the 6th largest. The depth of experience and expertise of our SBA staff has allowed us to make continued progress in Commercial Lending and we anticipate steady and consistent growth.

To fulfill our growth plans, we are raising capital: in our current effort, we have secured \$2 million in the first 30 days. We will continue offering stock until we reach our goal of \$8 million. This is a unique opportunity to invest in a strong and stable community bank that is exceeding growth and profit projections. Please contact my office for more information.

If you have not yet visited our new Festus facility, I encourage you to stop by. We are located at 363 Festus Centre Drive in Festus, (636) 937-5351. We'd love to show you all we're doing to fulfill our promise of being the bank of "Tradition and Progress."



MIDWEST REGIONAL BANK

MWRBANK IN KC

SBA LOAN PRODUCTION OFFICE OPENS IN KANSAS CITY. Midwest Regional Bank now has a presence in the Kansas City metropolitan market and has hit the ground running. As of January of 2012, Midwest Regional Bank officially opened its first loan production office in Kansas City. Prior to the official opening of the LPO, MW Regional had participated in funding several SBA loans within the market. This new loan production office solidifies the bank's commitment to growing in the Kansas City Market.

The office is headed by Mr. J. Beto Lopez, Vice President – Commercial Lending. Mr. Lopez has over 20 years of commercial lending and commercial real estate development experience primarily in the Kansas City region. He has worked with the various SBA lending programs with both the Economic Development Corporation of Kansas City and with US Bank, SBA Division. "We are in the process of hiring an additional SBA lending expert in the near future and that should really allow us to grow our local presence", states Lopez. Current market conditions and the conservative conventional lending environment presents a great opportunity for Midwest Regional Bank to take its place in the market as an SBA focused lender.

The loan production office is located at 200 NE Missouri Road in Lee's Summit, MO. For more information, please contact J. Beto Lopez, blopez@mwregionalbank.com, (816) 251-4638

MOBILE MIDWEST

MOBILE BANKING THAT KEEPS YOU IN TOUCH WITH YOUR MONEY – ANYTIME, ANYWHERE. Mobile Banking for retail customers has arrived at Midwest Regional Bank. Online banking users can quickly and easily enroll in Mobile Midwest, our Mobile banking program. Through your mobile device, you will be able to check account balances, transfer funds between accounts, view account history, pay bills and



find branch information. Visit us at www.mwrbank.com/mobilebanking to enroll today!

NEW PRODUCT ENHANCEMENTS

In the near future, we will be offering you the ability to receive email or text notices for pre-established activity on your accounts. With the flexibility to customize notices to the exact level of monitoring you want, you will have one more method of staying current on your account activity. Just one more way we're offering the progressive products of today with the personal service of yesterday.

IN THE COMMUNITY

The Easter Bunny is making a stop at our Festus location on April 6th. With free chocolate bunnies and a souvenir framed photo, he's sure to bring Easter joy to many area children.

We'll once again be sponsoring Twin City Days, and we'll have a show-stopping float in this year's Christmas Parade.

Plus, we've just gotten word that Santa himself will be coming on Fridays in December. What a great way to celebrate with our community.

THE BANK OF TRADITION AND PROGRESS.



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THE BANK OF TRADITION AND PROGRESS.

NEWS AROUND THE BANK

NEWS FROM OTTERVILLE.

"Tradition and Progress" is how we describe our bank, but can also be used to describe the history of the community in which our bank was organized. Founded in 1857, Otterville is a tight-knit community nestled in the heart of rural, central Missouri. With a deep-rooted history in agriculture, the community also boasts long ties to the railroad.

As the railroad brought with it new opportunities and advancements, our institution has continued that spirit since our inception in 1894, most recently with the introduction of debit cards, online banking, and the installation of an ATM.

These products are prime examples of ways our bank has tried to make banking with us more convenient, while continuing to be supported by the strong sense of customer service for which our bank is known.

MORTGAGE NEWS

Greetings from the Mortgage Team in Arnold! Rates are fantastic, and there's never been a better time to purchase or refinance your home. Many of you are taking advantage of the low rates. As a result, January and February production has been the best in two years. Although we handle financing for clients all over the country, we are looking to capitalize on the noticeable growth of businesses in the area. Arnold is exploding with new retailers, businesses, and of course home buyers. This increase in local businesses should draw new residents to Arnold, and

ultimately bump up additional mortgage loan possibilities for us. Our mortgage originators, Jim, Bill, and Dustin, have been doing a great job, and they are excited to help with any inquiries about a new mortgage and to answer any other mortgage-related questions. New residents and businesses also present opportunities to the Commercial Team in Arnold. Our commercial loan officers have been very successful in helping new businesses get started and helping existing businesses grow and expand. We can provide a diverse array of products, such as lines of credit, equipment loans, and SBA loans. Whatever the needs of the business, our loan officers take the time to understand your business and industry and find a suitable product.

NEW CHESTERFIELD OFFICE

Recognizing the potential and convenient location of Chesterfield, Midwest Regional Bank has opened a new office at 18173C Edison Avenue. This new office has the ability to house a sales staff of 5 and will

serve as a meeting place for all Bank employees and its customers. We will focus on the small and medium-sized commercial manufacturing businesses in the West and St.

Charles County markets and will offer all commercial banking products, including Lines of Credit, Real Estate, Equipment and SBA packages as well as Cash Management Products. Questions? Contact Kevin Carter at kcarter@mwregionalbank.com.

