

A LETTER FROM OUR PRESIDENT

We are out-pacing our projections as we continue to extend our reach and establish locations throughout Missouri.



Construction on our newest retail branch is underway. We should be open for business in November at 1913 Richardson Road in Arnold.

We owe our success to our exceptional employees. Truly, our biggest asset is our staff. I'd especially like to thank Al Guerrero, Tim Davis and Brad McLaury, our 2nd quarter Employees of the Month. They've extended themselves beyond the call of duty and helped us deliver on our promise to provide unparalleled service.

We hosted our 2nd Annual Easter Bunny Visit. It's an honor to provide smiles and fun for the families in our community. In fact, it's a fundamental part of our dedication to be The Bank of Tradition and Progress. We are looking forward to continuing our grass roots involvement and giving back to our neighbors.



MIDWEST REGIONAL BANK

COMMERCIAL BANKING

NEW PRODUCT AND EMPLOYEES

This quarter, MWRBank will be introducing our Business Manager Product. Under the Business Manager program, we'll use Software from Jack Henry to allow select customers access to a higher advance rate on Accounts Receivable. The net benefit to our customers is more efficient use of cash resources to accelerate growth programs, and increased peace-of-mind from the increased availability of cash. This product has been successfully used for over 20 years and will be strong complement to the Bank's SBA Lending program.

The Bank has also hired new executives in the St. Louis Marketplace. Mark Nelson will be the Area President for Creve Coeur and Scott Von Rohr is Area President for Kirkwood. We've hired two exceptional SBA lenders to help continue our growth: Jared Howe in Kirkwood and Adree Ablee in Creve Coeur.

FRAUD PREVENTION

FOLLOW THESE TIPS TO KEEP YOUR BUSINESS SAFE:

- Stay informed and train employees (new techniques emerge frequently)
- Never open unknown or unexpected email attachments
- Perform a daily review and reconciliation of bank account activity
- Utilize fraud protection services offered by MWRBank, such as Positive Pay and Tokens
- Use strong passwords, change them every 30 days, and never share login IDs and passwords with co-workers
- Require separation of duties in online banking systems for initiation and release of online payments, and administrative changes (new users or changes in user privileges)

COMMUNITY EVENTS

On Good Friday, March 29th, the Easter Bunny visited our Festus Branch to the delight of area children, family, and friends. Midwest Regional Bank gives all attendees a free photo in a keepsake frame, as well as a delicious chocolate bunny. Melissa Revelle and Al Guerrero processed 370 pictures

• Limit administrative rights on user workstations to prevent downloading and installation of malicious software

• Use a reputable hardware-based firewall to separate office networks from the Internet

• Keep computers up-to-date with operating system and application software patches and perform regular backups of computer data

• Use reputable security software that protects from viruses, Trojans, key loggers, SPAM, and other malicious software and ensure it is configured to update automatically



MORTGAGE UPDATE

Home Loan demand has picked up in Arnold this Spring for both the commercial and residential teams. Continued low interest rates are driving many customers to refinance their higher rate loans. Homeowners who purchased their homes prior to May 31, 2009 and are underwater on their mortgage may still qualify for refinance under the HARP program. FHA Streamline Refinances also remain a popular choice. Contact us at 636-232-9640 for questions regarding the HARP program or any other home financing questions.

from 12:00-6:00pm. We had a huge turnout and everyone was thrilled to spend some time with the Easter Bunny and kickoff the holiday weekend.

While the bunnies are long gone, don't forget we always offer fresh cookies (baked on site!) and gourmet coffee in our Festus lobby, plus complimentary internet access in our Wi-Fi Cafe.

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CLAYTON UPDATE

PROPOSED CHANGES AND NEW OPPORTUNITIES IN CLAYTON

It's been almost one year since we established the Clayton Loan Production Office. Loan volume has been robust and many long-time clients and acquaintances have been receptive to our new presence in Clayton. We have also acquired a future bank site in the heart of Clayton at 8260 Forsyth Avenue (former Tip Top Cleaners site) which we hope to have under construction within the next year or so. Interestingly, the site is within Clayton's new Maryland Gateway District, which extends along Maryland Avenue from Gay Avenue on the west, all the way to Brentwood Avenue on the east. The pending legislative initiative would provide two changes to the city's Land Use (Zoning) Regulations. The first is the establishment of an overlay zoning district along the western end of Maryland Avenue. The proposed Maryland Gateway Overlay District is a part of Clayton's 2010 multi-year Downtown Master Plan Update and Retail Strategy (http://www.claytonmo.gov/Government/Departments/Planning_Development_Services/Planning_Zoning_and_Architectural_Review/Master_Plan.htm). The vision for the Maryland Gateway District is to create a lower density mixed use district that provides an iconic gateway into Downtown Clayton while respecting the northern residential neighborhood and the civic uses to the south. The proposed overlay will incorporate design criteria, development standards, and an additional layer of allowable land uses, tailored specifically for the Maryland Gateway, as noted in the Master Plan. The

second item will include new design standards for drive through facilities. The overlay district as proposed may allow, with conditional-use approval, drive-through facilities for financial institutions subject to the above- referenced design standards. While the legislative initiative is still in its public phase of consideration, it is nonetheless an exciting time for the City and the prospects for our future bank site.

LENDING CASE STUDY

BILL AND DEB'S RESTAURANT

Thanks to the MWRBank's assistance, a family business dream becomes reality and a family is united again! Jean and Logan Burns couldn't be more excited about reaching two lifelong goals at once: being new entrepreneur restaurant owners and living in the same community as their daughter and grandchildren. Jean and Logan Burns recently received a \$150,000 SBA Loan that allowed them to purchase an existing restaurant, "Bill and Deb's," in Belton, Missouri, where their family lives. Though the SBA Loan process was intimidating at first, MWRBank's experts guided them through the process and worked diligently until they were granted the loan. They are grateful for the expertise from our bank to help them with the whole experience. From the initial loan officer meeting through the closing process, they felt that the bank truly served as their advocate to ensure they were making a responsible business investment and sound decisions as they began to live their dream.

