



A Letter from our President

Greetings! I hope this newsletter finds you enjoying the summer with your friends and family and doing the things you like the most.

This season has treated our bank very well. We are currently #2 in SBA lending in Eastern Missouri. What a big accomplishment in 1 short year!

Our mortgage activity is brisk: we are maintaining monthly production of more than \$10 million. We are launching new banking products, with Mobile Banking coming soon. And our assets now exceed \$108 million.

We have made great progress on our new building, on track to meet our target opening date of November 1, 2011. The impressive new construction will be the talk of Festus and will immediately afford us even greater penetration in the market. Coupled with our new online presence, we are building awareness and creating a brand integrity that will sustain our future growth.

CONSTRUCTION UPDATE

All steel work is finished and brick work has begun on our Headquarters and Festus Banking Center at 363 Festus Centre Drive. We're on track for opening in November!



Website Overhaul

Our website has been completely rebuilt. From the new content, to the integrated branding, to the intuitive navigation, it's a totally new website. Be sure to visit www.mwrbank.com and spend some time touring the site. And don't forget to login to Online Banking – it's faster and easier with greater functionality and more convenience.

Social Media Launch: Facebook and Twitter

The social media kings, Facebook and Twitter, are the world's favorite forum for real-time, interactive communication. Midwest Regional Bank has recognized the opportunity this presents – not only for free advertising and promotion, but for developing community presence, conducting product research, providing responsive customer service and creating transparency. As a result, we have launched our Facebook page and Twitter Account. Please “like” us on Facebook, and “follow” us on Twitter – it will allow us to communicate quickly and efficiently with you. www.facebook.com/mwrbank www.twitter.com/mwrbank

Product Spotlight: Personal Savings Accounts

Did you know that we have many options when it comes to personal savings accounts? Whether you're building liquid funds for yourself or encouraging a child to learn the benefits of saving, we have the account you need. Our Tradition Savings Account is our basic savings account with great rates and a low \$10 minimum to open. Our Progress Money Market Account offers highly competitive rates on multiple terms and deposit thresholds. The First Savings Account is designed for children age 18 and under with no minimum to open. And of course, we still offer a Christmas Club Savings Account designed to make your holidays easier. Be sure to call for more information on the account that fits you best.

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*The Bank of
Tradition and Progress*

E-mail Claiming to Be From the FDIC

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports of a fraudulent e-mail that has the appearance of being sent from the FDIC.

The e-mail appears to be sent from "alert@fdic.gov" and includes a subject line that states: "FDIC: Your business account."

The e-mail is addressed to "Dear Business Customer" and states "We have important information about your financial institution. Please click here to find details." It then states, "This includes information on the acquiring bank (if applicable), how your accounts and loans are affected, and how vendors can file claims against the receivership."

This e-mail and link are fraudulent. Recipients should consider the intent of this e-mail as an attempt to collect personal or confidential information, or to load malicious software onto end users' computers. Recipients should not click on the link provided.

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Midwest Regional Bank Honored as a Missouri Bankers Association "Century Bank"

This month, Midwest Regional Bank was recognized by the Missouri Bankers Association (MBA) as a "Century Bank." This puts us in an elite class of only 132 banks that have passed the 100 year milestone.

MBA President Max Cook said, "Local community banks, like Midwest Regional bank, have been serving the citizens of the state for decades, and to reach "Century Bank" status is just one indication of how important their work is to the development and growth of their communities. We are honored to be recognized for this achievement and want to thank the generations of employees who have made this success possible!

How long do bills last?

A US \$1 bill or a \$10 bill last for an average of eighteen months. Five dollar bills last around fifteen months, and twenties kick around for two years. The larger denomination bills can last up to eight years! And it's a good thing that the average coin lasts for 25 years, since new pennies cost over 1.67 cents each to make.

