

A LETTER FROM OUR PRESIDENT

As we head into our 3rd Quarter, I'm happy to report our profits are increasing, we are opening more accounts across all product lines and our goals continue to be met or surpassed.



In early May, Midwest Regional Bank was awarded two major awards by the Small Business Administration. At the annual awards ceremony, we received the coveted #1 Community Bank Lender award, and the \$5 Million Dollar Club award. This underscores our commitment to our community. We are not interested in financing Wall Street; we finance Main Street.

I am always surprised at the strong efforts that our employees give each and every day. I realize that what they do in the bank is the reason we continue to excel. As a result, I've created two programs to encourage our greatest assets: The Progress Award and The Employee of the Month Award. With The Progress Award, an employee will get recognized for a specific action that goes above and beyond their job description. The Employee of the Month will be awarded to an employee each month who consistently exceeds our expectations. We will recognize our first Employee of the Month in late June. I'm happy to begin this program as a way to acknowledge our hard-working employees.

I am pleased at how well our \$8 million Capital Raise is going. There is still time to get in on this opportunity, so please call my office if you are interested: (636) 232-2525.

Thank you again for your continued support and your business.



MIDWEST REGIONAL BANK

MWRBANK IN FESTUS

EASTER BUNNY MAKES A BIG IMPACT — The Easter Bunny on April 6th 2012 was a Huge Success! The families were all very excited and pleased that a Bank in the Community would honor Easter and do something so special for the kids in the area. This will be an annual event on Good Friday each year.

Since our new building has opened, we have had a huge response to our ATM. It's so convenient that both current customers and non-customers are using it regularly. We also give a warm reception to everyone who enters our building — they are not only greeted upon entering but are offered warm baked cookies and freshly brewed hot coffee.

We are so thankful for the reception the community gives us, and we love serving each and every customer.

FDIC INSURANCE

DO YOU WANT TO KNOW MORE ABOUT FDIC INSURANCE?

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.

MWRBANK IN ARNOLD

The Commercial Loan team in Arnold is as busy as ever with many businesses starting to see the need for expansion as the economy continues to improve. Other businesses are recognizing that the low rate environment is making it a great time to refinance their lines of credit, equipment loans, and real estate loans.



The Mortgage staff has been expanding with the recent addition of several new loan officers. With mortgage rates still at near record lows, this is a great time to refinance into a lower rate or make a home purchase. The mortgage staff is ready to help with any questions about a new mortgage, refinance or construction loan. We're here to help. Just call (626) 232-9640 for any inquiries or questions.

Midwest Regional Bank is an Equal Housing Lender and makes such loans without regard to race, religion or other discriminating factors.



HOT TOPIC

When mailing in payments or deposits, please be sure to include the portion of your loan payment notice or your deposit slip. You can also

notate your account number in the memo portion of your check. This will ensure that we can quickly and accurately post your transaction.

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NEWS FROM OTTERVILLE

Greetings from Otterville. As Spring turns to Summer and our focus shifts to mowing grass, gardening, fishing, and baseball, another season is just getting started – Truck and Tractor Pulling!

Organized by the Otterville Chamber of Commerce, Otterville hosts “one of the largest non sanctioned truck and tractor pulls in the state”. A number of local businesses and volunteers, including members of the bank’s staff, contribute to make this event successful. For one weekend, the population of our town swells as 3,000 pullers and fans ascend upon Lewis Field for this event.

This event not only serves as an entertaining day for all of those in attendance, it is also the largest fund raiser for the Chamber. Funds raised from this event are reinvested into the community throughout the year by means such as supporting local youth sports teams, improvements to the local ball fields, providing a community dinner during the holidays, adopting needy families, and supporting local volunteer fire departments.

The bank has been a proud sponsor of this annual event and will continue to support it

in the future. If you find yourself in the area during “pulling” season, stop by and see us.

Don’t forget, our ATM makes your money readily available to use for a day of entertainment that benefits this great community.

NEWS FROM KANSAS CITY

Mr. Ron Martino joins the team in Kansas City as Vice-President of Commercial Lending. Mr. Martino comes to us with over 25 years of commercial lending experience specializing in SBA commercial and export financing. Mr. Martino was most recently with the Bank of Belton where he served as Vice-President of Commercial Lending for 12 years. He brings a wealth of knowledge tot the team and his reputation as a leading SBA lender will be extremely beneficial.



NEW EMPLOYEES

Please help us welcome Stan Dugas as Senior Vice-President of Credit Administration. Stan will work with our Credit Analysts to provide even faster turnaround to our customers. From Poplar Bluff, Stan comes to us with many years experience in banking and 4 years in Safety and Soundness Examination experience with the FDIC.

We also welcome Lou Cariffe to our Chesterfield office. Active in development and brokerage for 40 years, Lou understands the details of financing. His expertise has built some of the largest SBA lenders in the country.

