

**A LETTER FROM**  
OUR PRESIDENT,  
MICHAEL F. BENDER

We are off to a solid 3rd quarter and are on track to meet our 2014 earnings goals. In fact, we will come close to doubling the bank's 2013 earnings.



Our growth is being noted by some of the banking industry's biggest organizations and local publications alike. The SBA lists us as the #1 Lender in Missouri, and the St. Louis Business Journal has us as the Top Bank in Asset Growth YTD (ranked #1 out of 72 area banks). This is a direct result of our employees' relentless efforts to offer the very best customer experience and our commitment to deliver top-notch products and services.

Three employees have stood out this quarter and have earned our "Employee of the Month" award: in May we recognized Brian McCarthy, Donna Horn in June, and Nicole Bauer in July.

Of course, this is the foundation of our success. As we celebrate the 120th anniversary, we are proud that we've never changed the way we do business: outstanding service and great products. We remain "The Bank of Tradition and Progress", offering the personal, tailored service of yesterday with the cutting-edge products of today.



**MIDWEST**  
REGIONAL BANK

**KIRKWOOD NEWS**

Greetings from Kirkwood! We hope everyone enjoyed the annual Kirkwood Community Freedom Festival and Fireworks Celebration over this 4th of July. It is always a spectacular display. As the summer winds down, hopefully everyone has had the opportunity or yet to have the opportunity to make Kirkwood's Summer Concert Series and listen to great live music every Thursday night from 6:30 to 9:00PM. It's hard to believe, but this is the series 10th season.

Did you know that the Kirkwood Public Library displays artwork in their library? The Kirkwood Public Library hosts exhibits in their art gallery throughout the year to expose patrons to new art forms and ideas, to foster creativity and inspire curiosity, and to provide exhibition opportunities for the artistic community. Exhibits are chosen by a staff committee according to the needs and interests of the community, the variety of shows, the artistic quality of the works, and the suitability of the format for the Library's physical space. For more information on how to submit a portfolio for consideration, visit the Kirkwood Public Library's website.

**120 YEARS IN OTTERVILLE**

Hello from Otterville! We're enjoying the summer and celebrating the Bank's 120th year of continuous operation. Our bank was originally chartered on June 13, 1894. During this span of time, there have been several changes and highlights. Below are a sampling specific to our location in Otterville:

A.L. Zollinger, who helped organize the bank, became the president and remained active until his retirement in 1908.

The bank was originally located at

101 N Vine here in Otterville. This location is approximately one block south of our present location.

The building that currently houses our lobby and teller area was constructed around 1919.



The name of the bank changed for a brief time in the early 1970's until a vote by customers restored the Bank of Otterville name.

One thing that hasn't changed is that we continue to offer great products with great service, giving our customers even more reasons to celebrate.

**CLAYTON DEVELOPMENTS**

In January of this year, The City of Clayton proposed four ballot initiatives which were voted for on Tuesday April 18th. • Prop A: ¼% sales tax increase to maintain current fire and ambulance services—PASSED 67%

• Prop B: a \$15 million bond issue to resurface and repave more than 50% of streets in the City—PASSED 69%

• Prop C: a ¼% sales tax increase to promote economic development programs such as the Art Fair and Farmers Market—FAILED 49.9% in favor

• Prop D: \$12.6 million bond issue to create a new multi-purpose area to be known as Shaw Park Square—FAILED 48% in favor

Clayton residents have come to expect a first class city and the new ballot initiatives reflect a recent survey undertaken by the City for its residents who, in turn, identified the four areas highlighted in the subsequent ballot initiatives.

**STAY SAFE ONLINE**

With the recent wave of spam and phishing emails being sent in today's environment, it shows that not everyone knows what to look for and how to stay safe online. Fortunately, there is no need to reinvent the wheel as there is a website you can

visit to learn everything you need to know to stay safe.

The website [staysafeonline.org](http://staysafeonline.org) offers many resources for everyone to read over to learn about the threats on the Internet, how to spot them and how to avoid being a victim.

**120<sup>th</sup>**  
**ANNIVERSARY**

THE BANK OF TRADITION AND PROGRESS.



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### SMALL BUSINESS LENDING

Through May 2014, Midwest Regional Bank continues to be the largest SBA 7(a) loan producer in Eastern Missouri amassing over \$23.6 million in loan approvals. In order to service the vast small business lending opportunities, the Bank has hired three additional SBA business development officers: Gay Schwer, Chris Sorensen, and Mike Constant. Mrs. Schwer will conduct business in the St. Louis market whereas Mr. Sorensen and Mr. Constant will operate out of the Bank's Kansas City, MO loan production office.

Each month, the Bank is presented with a wide variety of new small business loan requests. In order to process these requests efficiently, it is crucial for every small business owner to have their total loan request and all relevant items in order. More often than not, loan requests are delayed by missing paperwork, faulty business plans, or poor organization. The SBA does an excellent job of providing many FREE workshops, seminars, and webinars to assist small businesses throughout the loan process. Any small business owner looking to gain financing is encouraged to visit the SBA's website at [www.sba.gov](http://www.sba.gov) for a wide variety of reference tools.

### CHESTERFIELD CASE STUDY

The Chesterfield office continues to grow and meet the needs of the business community. Partnering with a local corporate attorney, Midwest Regional Bank was able to provide the financing for new ownership of United Petroleum, Inc.

United Petroleum, Inc. is a leading provider of construction and maintenance services for the petroleum and convenience store industry in the mid west. The company was founded in 1950 and has grown into one of the most respected providers in the industry.

A 17 year employee had the opportunity to purchase the company from its current owners. After starting on the loading dock, he worked his way up in the company and currently served as Vice President of Sales. After being turned away by other banks in the St. Louis Metro market, he was referred by a bank officer at another bank to Tim Dudley in the Chesterfield office. After meeting with the client and current owners and developing a through working knowledge of their business and future goals and needs, Midwest Regional Bank was able to put together a financing package that provided an operating line of credit and secured the necessary funds to purchase the business and company headquarters.

Thanks to the customer service focused approach by the bank and creative financing, a dock worker was able to go from loading dock to owner and president. We are proud that we were able to provide the needed financing and we look forward to a long, continued and growing relationship as we assist United Petroleum, Inc. in their new phase of growth.

### MORTGAGE LENDING

We pride ourselves on our market-leading interest rates, but more importantly, we value our customers. And it shows with the service we provide. Rates have dipped again, so maybe it's time to give us a call for your upcoming purchase or refinance. If we don't give you the best financing experience you've ever had, we'll pay for your appraisal. Contact me today to get started:  
Jim Norton, (636) 232-9666.