

LETTER FROM OUR CEO

MICHAEL F. BENDER



I'm happy to report that our bank continues to meet or exceed our 2015 goals and we are on track to finish the year with record numbers.

Through June 30, 2015, the Bank has approved 41 business loans totalling more than \$35.8MM in SBA 7(a) approvals Nationwide. The Bank is on pace to approve a record \$50MM in loan approvals for the SBA fiscal year ending 9/30/2015. This could not be accomplished without the expert SBA knowledge provided by our seasoned SBA loan officers.

Our newest Loan Production Office in Phoenix has already become established as a powerhouse in that market. For 3rd Quarter FY rankings 10/1/14 - 6/30/15, Midwest Regional Bank was ranked by the SBA Arizona District Office as 12th in loan dollar volume and 16th in the number of loans.

Our outstanding team of top-notch employees continue to propel our growth. Many of our staff were recognized with "Progress Awards" throughout the quarter – awards given by our executives to acknowledge and thank individuals who have stood out for doing something above and beyond the call of duty. From this pool of award winners, we choose one person a month who stands out as Employee of the Month. Our most recent recipients are: Stephanie Stockwell (April), Bob Francis (May), Mariana Anguelova (June) and Jordan Kimrey (July).



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MASTERCARD SECURE CODE

Midwest Regional Bank is pleased to provide our customers with an added layer of security to protect your Debit Card against fraudulent use. MasterCard SecureCode is a service to enhance your existing MasterCard account. A private code means added protection against unauthorized use of your card when you shop at participating online retailers.

Once you've registered and created your own private SecureCode, you will be automatically prompted by your financial institution at checkout to provide your SecureCode each time you make a purchase with a participating online merchant. Your SecureCode is quickly confirmed by your financial institution and then your purchase is completed. Your unique SecureCode will never be shared with the merchant. It's just like entering your PIN at an ATM.



When you correctly enter your SecureCode during a purchase at a participating online merchant, you confirm that you are the authorized cardholder and your purchase is then completed. If an incorrect SecureCode is entered, the purchase will not be completed. Even if someone knows your credit or debit card number, the purchase cannot be completed without your SecureCode at a participating merchant.

Customers are encouraged to visit our website at www.mwrbank.com for information on how to enroll.

CREVE COEUR NEWS

The Creve Coeur office continues to provide customized financing solutions for local businesses.

In July, SBA Lender Chris Davis was able to provide much-needed financing for a local recycling company. Mr. Davis met the owners over a year ago and formed a solid relationship with the owners.

The company owners were extremely frustrated after experiencing numerous challenges working with other banks to secure the needed financing. Mr. Davis took time to get to know the clients and their business expansion needs and suggested a financing package backed by the SBA. The package provided the company a strong working capital base and funds for additional equipment purchases and debt consolidation. The solution Mr. Davis found for the owners provided them with the improved cash flow needed to expand their current operations.

We are proud to be SBA experts and provide the tailored solutions are customers need. Please contact anyone at the Creve Coeur office if you're needing creative financing for your business.

DEBIT CARD ALERTS

We have rolled out a new product for debit cards that we are excited to offer our customers. Debit card alerts are used to help further protect our customers from fraud. With these alerts, customers can set an automatic alert triggered by specific dollar amounts or transaction types. The alerts are sent directly to the customer's mobile phone via text within minutes after the transaction. To sign up for Debit Card alerts, please contact the Festus branch at 636-937-5351 and talk to one of our personal bankers today!

KIRKWOOD MAKING MUSIC CONCERT SERIES

The Summer Making Music Concert Series continues this summer in Kirkwood Park. The concerts begin at 7:00 p.m., in the Lions' Amphitheatre. The series is sponsored by the Kirkwood Arts Commission, with generous support from the Kirkwood arts Foundation, and by Kirkwood Parks and Recreation. Concerts are free and a great way to spend a summer evening in our great community.

August 8 – Lucky Old Sons The Lucky Old Sons is a four piece group (piano, saxophone, drums, and electric mandolin) focused on the piano driven roots rock/Americana music from the 50s/60s. They have opened for legendary country star, Clint Black, performed at St. Louis' National Blues Week festivities and Big Muddy Blues Festival, and perform regularly at a variety of different theaters, festivals and concert series throughout the Midwest.

August 22 – St. Louis Wind Symphony - one of the Midwest's premier concert band organizations. This 65-member ensemble is comprised of music educators and professionals from the greater St. Louis region. The ensemble's musical versatility is reflected in its extensive repertoire, which embraces the classical wind literature, new compositions, patriotic showpieces and marches, Broadway show tunes, jazz, holiday music, and more.



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OTTERVILLE UPDATE

Greetings from Otterville! Rain, rain, rain. The unusually high amounts of moisture we have received seem to have delayed something for everyone in our area. For us here at the bank, the almost daily rains have delayed the start on the community center the bank will be constructing.

Due to deteriorating conditions, two vacant buildings sitting next door to our branch will be torn down and a new structure will be raised in their place. This new structure will afford some additional storage for the bank, but the main purpose of this new structure will be to house a new community center.



This new center will be available for meetings, receptions, reunions, showers, etc. It will consist of a large common room, a kitchenette area, and restrooms. Our hope is that this new building will allow more members of the community have access to a large enough area that will support their event without having to travel out of Otterville to find a suitable venue.

The Otterville community and our institution have worked well together for over 120 years and this new center is just another small token of our appreciation for the loyalty our customers have shown us.

SUNSET HILLS INTRO

I would like to introduce myself to the Sunset Hills community. My name is Sarah Ross. I am a Commercial Lender for Midwest Regional Bank, servicing the Sunset Hills community.

I have been in Commercial Banking for 8 years. I started working in supporting roles in Commercial Banking such as Cash Management, Loan Coordinator and Credit Analyst. I started with the Bank in June 2011 as a Credit Analyst. I was promoted to a Commercial Lender in June 2014. My goal is provide financing to businesses to improve cash flow and help them meet their goals. I work closely with each of my borrowers and will be here to support them through the entire financing process.

Midwest Regional Bank is the #1 SBA Lender in Eastern Missouri. We are proud of this achievement and we are excited to offer to our borrowers an experienced lending team to help them meet their needs. There are many exciting lending opportunities in Sunset Hills and the surrounding areas.

Fenton is continuing to grow especially with the addition of Fenton Logistics Park (the old Chrysler Plant). In April 2015, an article in the St. Louis Business Journal reported that UrbanStreet Group, LLC brought the old Crestwood Mall last year with plans to invest nearly \$100 million into the property. The goal is to demolish the 1.1 million sq. ft. of vacant space and build a multi-use project consisting of apartments, retail and an entertainment district. According to the article, demolition is scheduled to start in July 2015.

I look forward to maximizing every opportunity in Sunset Hills and the surrounding areas.