

## LETTER FROM OUR CEO

MICHAEL F. BENDER



Growth was robust in the first quarter, closing with assets of just under \$450 million and posting the largest first quarter earnings

in the bank's history. We expect to keep this pace as we maintain our high asset quality and carefully execute the the fundamental banking principles to keep our capital position balanced as we expand.

Our new Loan Production Offices in Fairview Heights, Tampa, and Denver are fully staffed and pipelines are filling quickly. The loans generated in these offices will help to double our 2015 SBA income. Market conditions are also strong for traditional Commercial Credit, as our customers are looking to grow and improve their buildings and operations.

As we grow, our success relies on our employees. Our staff is unmatched in skill and commitment. We continue to choose an Employee of the Month to recognize individuals that have gone above and beyond to deliver on our promise of offering the very best in customer service, teamwork and dedication to our bank's success. Join me in thanking the most recent recipients: Jimmy Tassin, Lindsay Menkovic, Craig Schriewer and Kathy Fehlig.



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## EMV CHIP CARDS

We are happy to announce that we have delivered new EMV chip cards to all of our customers. With these cards, we are able to implement higher security against the growing risk of data breaches and fraudulent cards. These cards are much more secure because the computer chip contains data that is constantly changing – a card will never allow a duplicate sequence for a transaction, making these cards harder for hackers to obtain your account information.

All of our debit cards are equipped with both mag-stripe and chip functions so our customers can use their cards at retailers that have not yet updated their card readers to accept chip cards. We have also instituted a daily usage limit of \$2,500 to further reduce fraud risk. We ask all customers who plan to exceed this daily limit to call us at 636-937-5351 so we can implement a temporary increase on the card.

## FDIC SECURITY HELP

The Federal Deposit Insurance Corporation has tips on computer and Internet security for bank customers, including small businesses. See a new FDIC website about the basics of cybersecurity awareness at [fdic.gov/consumersecurity](http://fdic.gov/consumersecurity), which includes two new brochures — one for consumers about how to protect and maintain their computer systems, and the other for business customers on how to safeguard their systems and data. Also search by topic in current and past issues of our quarterly FDIC

Consumer News at [www.fdic.gov/consumernews](http://www.fdic.gov/consumernews) and watch the FDIC's multimedia presentation "Don't Be an Online Victim: How to Guard Against Internet Thieves and Electronic Scams" at [www.fdic.gov/consumers/consumer/guard](http://www.fdic.gov/consumers/consumer/guard).

Other federal government agencies also publish information on how to protect against cybercrimes.

- Visit [www.OnGuardOnline.gov](http://www.OnGuardOnline.gov), the federal government's website for information on how to be safe online, for general tips for consumers as well as more targeted information for parents, kids and small businesses.

- Go to the Federal Trade Commission's computer security page for consumers at [www.consumer.ftc.gov/topics/computer-security](http://www.consumer.ftc.gov/topics/computer-security), which has links to videos on topics like what to do if your email is hacked or malware attacks your computer.

- See the Federal Bureau of Investigation's "How to Protect Your Computer" Web page at [www.fbi.gov/scams-safety/computer\\_protect](http://www.fbi.gov/scams-safety/computer_protect), which includes links to more information on Internet schemes and how to protect yourself online.

## ARIZONA UPDATE

The Arizona SBA office is going strong and has become one of the leading players in the Arizona District. Through the first 4 months of the SBA fiscal year, we ranked 2nd in total dollar volume, ahead of banks like BofA, Chase and US Bank. We have added an additional lender to the team, Anthony Warren. Anthony comes the bank with years of financial and sales experience and will help the Arizona office continue to thrive.

## EMPLOYEES AND THEIR FAMILIES MEET THE EASTER BUNNY



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## ILLINOIS OFFICE NOW OPEN

In January, we successfully opened our first Illinois Loan Production office in Fairview Heights, Illinois. Our team is making great strides in creating a strong presence in the Illinois market for Midwest Regional Bank and developing high-quality community relationships. Our expertise in SBA lending sets us apart from local competitors, and clients appreciate the customized approach we take in helping them with financing options.

## SUNSHINE STATE LPO

Midwest Regional Bank has also opened a new Loan Production office in sunny Florida. The office is managed by Ruben Alfaras, who has been a banker in Tampa Bay since 1989. There are four BDO's that provide coverage for the whole state. Javier Jorge in South Florida, Michael Bernstein in the Tampa Bay area, Tari Mitchell in Central Florida and Timothy Franke in Central Florida and North Florida. Florida is a strong SBA market with 2 SBA District Offices, one in Miami and one in Jacksonville. For the SBA FY 2015 both district offices approved a total of \$1.7 Billion dollars in SBA loans.



The Tampa office has approximately \$11MM in loans approved and making their way through the closing process and a pipeline of approximately \$25MM at

various stages. The team has been very active in introducing Midwest Regional Bank to the area as they re-establish ties with their clients and COI's with whom they have worked at previous institutions.

## SUNSET HILLS CASE STUDY

When St Louis Metallizing announced they were closing their doors after 60 years, Jason Hunsaker found himself about to lose his job of 14 years as Vice President in Sales. He and his wife Ashley, who had just given birth to their 3rd child, decided that the opportunity to continue the business they loved was too good to pass up. They joined forces with Duane and Jeanie Boehnke, after Duane also lost his job at the St Louis company, where he had worked for 26 years. They decided to combine their knowledge and skill and formed HB Coatings LLC. However, they needed financing to make this dream a reality. After a careful search for the right lender, they found Adree Abele, SBA lender for Midwest Regional Bank. Within weeks, Midwest Regional Bank had secured the financing they needed to birth the new venture. When the former employer had a liquidation sale, Jason and Duane knew what equipment they needed, and how to run it. They also had long term relationships with many of the metalizing customers, and had an immediate demand for their expertise. Midwest Regional Bank closed the loan for the new financing in October of 2015, and HB Coatings quickly took off – they recently crossed the threshold of \$600,000 in revenue.

HB Coatings LLC provides industrial thermal coatings for metal parts to a wide range of industries. We look forward to our on-going partnership with this growing company. You can reach Adree Abele at aabele@mwregionalbank.com or at 314-744-8722.