

LETTER FROM OUR CEO

MICHAEL F. BENDER



We started in 1894 as a Community Bank, a bank focusing on the people and businesses in the area near our branch

reinvesting dollars in the community, and creating jobs. As a Community Bank, it's critical to be present and available to our customers. While some banks have scaled back on brick and mortar buildings, we are taking a different approach. Now, more than ever, people want personal service and a handshake. We are committed to providing that kind of service. Our retail branches also house our local Commercial and SBA Lenders, which allows us to live and work in the areas we serve. This gives us a greater understanding of the unique needs and opportunities in each market.

Our retail presence now extends from Otterville, to Jefferson County and St. Louis County. Our commercial loan offices reach across the country from Colorado and Arizona in the West, through Texas, Missouri and Illinois, and on to Florida in the East. As we penetrate new markets, our focus is the same as when we started – great products, personal service, and community involvement.

Congratulations to our Employees of the Month:

Connie Vieth - March

Cassie Parrish - April

Brandon Schmiedeke - May

HAVE YOU SIGNED UP?

Debit Card Alerts give you real-time information about transactions on your card. Once your card is registered, you select which text alerts you'll receive. Find the link to register on our home page, or go to: www.mwrbank.com/personal/debit-card-alerts. MasterCard SecureCode protects your card from unauthorized use. When your card is registered, you'll receive a unique PIN to validate purchases at participating retailers, in person and online. Use the link on our home page, or go to: www.mwrbank.com/mastercard-secure-code.



MIDWEST
REGIONAL BANK

SBA DEPARTMENT

Midwest Regional Bank's SBA Department is proud to announce its newest team member, Lynda Lygrisse. Lynda brings years of SBA closing and processing experience to the operations team and will help the Bank continue to be the leader in SBA lending.



Midwest Regional Bank has produced over \$30 million in SBA loans this year to date. More telling of the Bank's SBA program expertise is that the Bank has successfully originated 56 different loans in that same time span, far more than our peers who produced less than \$30 million. The SBA is designed to provide much-needed capital to as many small businesses as possible, particularly those on "Main Street USA". This aligns with our focus as a Community Bank, committed to helping people and businesses in our neighborhood.

Our SBA Lending program is designed to assist a multitude of loan borrowers with varying financial need. If your business needs financing, don't hesitate to contact us to see if we can secure an SBA loan to help reach your goals. For additional information or to get paired up with an SBA lending officer, please contact the Bank's SBA Department Manager, Brad Pitlyk at 636-232-2660 or at bpitlyk@mwregionalbank.com.

OTTERVILLE SALUTE

Greetings from Otterville! While attempting to get into the spring clean-up mode, I tackled a pile of paperwork on the corner of my desk that had been perched there for some time. While going through it, I came across the March edition of the monthly newsletter put out by our local school.

While scanning the contents, I came across an article I recalled reading that I thought was outstanding and deserved sharing. Entitled "Sending Love to Our Troops", the article briefly covered the efforts of the students and staff to collect items each month and forward care packages to our troops stationed overseas. Each month saw a collection of different items gathered, from goodies to pictures to letters, all forwarded as a small gesture of thanks. According to the article, the efforts to collect items are more personal this year due to the fact that some of the recipients are related to residents of the school district. As such, the students can receive direct feedback on the positive impact of their efforts from those serving.

Kudos to the staff for supporting these efforts and to the students for recognizing the sacrifices our soldiers make while away from home and their families and doing your part to support them.

KIRKWOOD NEWS

The Kirkwood branch participated in the Kirkwood Chamber Business Showcase on May 10. Midwest Regional Bank offered a special Kirkwood-only DDA promotion, as well as a \$250 Visa Gift Card giveaway. We met local business owners and lots of residents at this popular event. It was a great day to celebrate and support our community.

We'd like to announce the newest member of the bank family: Austin Ray Sipp. Austin was born on April 27th! Our Kirkwood Retail Manager, Rachael Sipp, gave birth to a healthy 7 lb 1 oz boy, and we're all thrilled for her. Congratulations!



MIDWEST
REGIONAL BANK

2Q2018 • Volume 27 • Midwest Regional Bank • (636) 937-5351



ARNOLD

1913 Richardson Rd
Arnold, MO 63010
(636) 232-0070

CHESTERFIELD

17290 N Outer 40 Rd
Chesterfield, MO 63005
(636) 534-8433

CLAYTON

135 N Meramec Ave
Clayton, MO 6305
(314) 338-7912

FESTUS

363 Festus Centre Drive
Festus, MO 63028
(636) 937-5351

KIRKWOOD

10840 Manchester Rd
Kirkwood, MO 63122
(314) 394-6060

OTTERVILLE

211 East Grover Street
Otterville, MO 65348
(660) 366-4321

SUNSET HILLS

11860 Gravois Road
Sunset Hills, MO 63127
(314) 394-4900

THE BANK OF TRADITION AND PROGRESS.

CREVE COEUR LENDING: SOLUTIONS FOR OUR CLIENTS

The Creve Coeur office continues to provide the creative financing that other banks are unable to deliver on.

In March of 2018, the bank had the pleasure to finance the purchase of an owner occupied commercial property located in Ballwin, MO. The client was referred to Tim Dudley at the Creve Coeur office by a banker at a major competitor bank when they were not able to provide a solution for client.

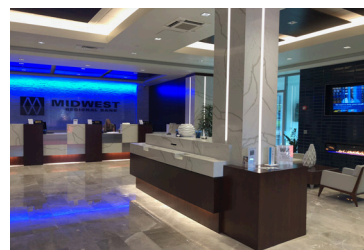
The client is a successful flooring retailer and installer in the metro St. Louis market and they struggled to secure the needed financing after over 7 months of contract extensions and working with several larger banks who failed to deliver a solution for the client.

After meeting with the client and reviewing their situation, the bank was able to offer a financing solution that provided the needed financing for the client to finalize the purchase of the Commercial Real Estate property. Midwest Regional Bank provided the financing through the SBA 7a loan program.

The bank was able to secure the client's full banking relationship including the SBA 7a note and full deposit relationship.

We are always looking for ways to provide solutions for clients and grow in our relationships. If you or a client are in need of financing for your business, Tim Dudley at the Creve Coeur office would be happy to assist.

CLAYTON BANKING CENTER IS NOW OPEN!



Our Clayton Banking Center is officially open! This is the newest addition to Midwest Regional's branch line-up. The approximately 10,000 SF bank facility is located at 135 North Meramec Avenue near the heart of the Clayton business district. With sleek finishes, modern lighting, and beautiful artwork from a local painter, it perfectly represents us as The Bank of Tradition and Progress. Stop by for coffee and cookies and let us show you around.

