

LETTER FROM OUR CEO MICHAEL F. BENDER



When the kids go back to school, our We Care About Kids program kicks into motion. This program

is an ongoing charitable effort to help local schools by creating a richer learning environment for the kids and reducing strain on teachers and administrators. We are focused on investing in our community, and we believe that children are the foundation of a successful future.

Each fall, Midwest Regional Bank invites local schools to request funds for any needs that they are unable to meet with their current budgets. The administrators, coaches, teachers, department heads or counselors are asked to submit their requests and in October we allocate donations for each school. These funds provide programs, equipment or services that are needed most. Our donations have provided for a wide range of supplemental materials, including library books, updated software, athletic equipment, behavior incentive programs, library books, art supplies and new technology. Since its inception, Midwest Regional Bank has donated \$288,500 to local schools.

Congratulations to our Employees of the Month:

Brandon Schmiedeke - May
Jackie Bahr - June
Beth Stehr- July
Alexis Jenkins - August



MIDWEST REGIONAL BANK

CLAYTON BRANCH

The crane may still be up but our doors are open. Please stop in to tour our newest facility and enjoy fresh baked cookies and coffee in the lobby. Also, take a moment to meet our Retail Manager, Brandon Schmiedeke. As with all of our locations, our wonderful



staff is ready to assist with your all of your banking needs. Our new Clayton Banking Center, located at 135 N Meramec Avenue, show cases a large open lobby with water feature and artwork from local artists. Stop in today!

WELCOME AND CONGRATS

Our Creve Coeur office has a new SBA Lending Officer, Mayur Thulasidas. Mayur comes to the bank with over 5 years of experience in Banking, Commercial Lending and SBA Lending. In Kirkwood, Alexis Jenkins has been promoted to Retail Manager. Alexis has filled Rachael Sipp's position so Rachael can devote herself to her new full-time job as a Mom! Chesterfield also has new management -- congratulations to Madilyn Lewis, our new Chesterfield Retail Manager.

SUNSET HILLS FINANCING

Kirby Morris and Sarah Ross are continuing to work with business to structure their banking needs. Our years in banking have given us the experience to handle financing needs for mergers & acquisitions, purchase of real estate, purchase of equipment, working capital lines of credit, debt restructuring, or any other financing needs. Please feel free to call or stop by anytime. We are here to answer any questions you may have about financing your business.

ARIZONA LENDING

The United States Small Business Administration Arizona District Office has announced its 3Q18 Fiscal Year rankings and our Phoenix LPO is high on the list. We are ranked 10th in the state! The office continues to excel, successfully penetrating this very competitive market.

STL FLIGHT TRAINING

Whether you want to learn to fly, rent an airplane, or just take a flight tour around the city of St. Louis, STL Flight Training has you covered. Ken Kopp loves to fly and enjoys spreading the love of flying. With the help of Midwest Regional Bank, Ken purchased STL Flight Training so that he could share his passion for flying by giving affordable lessons for anyone who wants the thrill of soaring through the sky. You can take a flight lesson for fun, or he can help you see your training all the way through to a pilot's license. They offer lessons for beginners as well as seasoned pilots looking to polish up their skills.

STL Flight Training also has two airplanes available for rent.



It's a great option for those looking to build their flight hours towards a Commercial or Instructor's license. Already have an Instructor's License? Ken's growing company is hiring, so you could earn an additional income doing what you love. As a 3rd Quarter incentive, Ken is offering Midwest Regional Bank customers a discount of 50% off the first lesson. Just tell him Midwest Regional Bank sent you. You can find more information at www.stlflight.com. Explore the sky today!

THE BANK OF TRADITION AND PROGRESS.



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.

OTTERVILLE TRUCK AND TRACTOR PULL

Greetings from Otterville. This summer, storms seem to splinter apart and shoot either north or south of our location, so most outdoor activities have been able to go on uninterrupted by the weather. This was the case recently with the completion of the 20th annual Otterville Truck and Tractor Pull.

Originally started by the Otterville Area Chamber of Commerce with only a handful of volunteers, this event has grown into a well-run event hosted by volunteers and local organizations. In recent years, the event has seen many upgrades including widening the track in order to pull two sleds at a time, new lighting, an enclosed announcer stand, a streamlined registration process for pullers, digital scales, and a permanent cook shack.



The one consistent – the fans that come to support this pull and the local organizations that utilize this event as their main fundraiser for the year. Depending on conflicting events, it is not unusual to see our modest population of 457 swell to well over 2,000 in one evening. It's always amazing to watch the sea of loyal pullers and fans that arrive early, stake out their area, and settle in for a long night of pulling. Starting at 5:00pm

on Saturday evening, some years have seen 6:00am. the following morning before the last hook makes their way down the track. Our institution has been a longtime supporter of this event and the fine people that volunteer to make it successful. So if you find yourself in our area on the 4th Saturday of July, follow the crowds, bring a chair, and join us!

SBA LOAN PRODUCTION

As the SBA fiscal year is rapidly coming to an end in September, we are proud to report that Midwest Regional Bank has rapidly grown as a nationwide presence.

By the end of February, the Bank was the 86th top producer of 7(a) loans for the 2018 fiscal year with a gross approval amount of over \$24 million. By May, we leapt to 61st in the nation with \$55 million approved. As of the most recent data available, at the end of June the Bank was 53rd in the nation with over \$73 million in approved loans. Here in Eastern Missouri, Midwest Regional Bank is pushing to once again be the top local provider of 7(a) loans in the area. Such loans being approved include a variety of uses, from construction, to refinancing, and to business acquisitions.

The SBA Lending program is designed to assist a multitude of loan borrowers with varying financial need, so don't hesitate to contact us for your current or future SBA lending needs. For additional information or to get paired up with an SBA lending officer, please contact our SBA Department Manager, Brad Pitlyk at 636-232-2660 or at bpitlyk@mwregionalbank.com.

