

LETTER FROM OUR CEO

MICHAEL F. BENDER



The holidays are here -- a truly wonderful season to spend with family and friends and reflect on the blessings of

the past year. As we close 2018, we're happy to ring in 2019, which marks our 125th Anniversary!

Since 1894, we've been a Community Bank -- living, working, and investing in the communities we serve. We remain committed to delivering personalized service, while also offering the best products and services that today's technology offers. That's why we're known as The Bank of Tradition and Progress. And it's more than just a slogan -- it's the way we do business.

Thank you for your trust and confidence as we enter our 125th year -- we're looking forward to celebrating this milestone year.

Congratulations to our Employees of the Month:

September - Jennifer Trunk
October - Fheobiann Foote

ILLINOIS SPOTLIGHT

The Illinois office has had a dynamic year! We've had a change in leadership, and added a new SBA/Commercial Lender, Sean Johnson. We are also seeking an additional qualified lending expert to help further develop this growing market. Since 2017, we've grown our loan portfolio from \$6 Million to over \$22 Million -- that's 370%! And we've increased DDA balances 710%, from \$140,000 to nearly \$1 Million.



MIDWEST

REGIONAL BANK

SBA TOP PRODUCER!

With the SBA fiscal year having drawn to a close, we are excited to announce. Midwest Regional Bank again is one of the top producers of SBA 7(a) loans in Eastern Missouri, having originated \$20.8 million in 7(a) loans in the 2018 fiscal year, which consists of 30 different loans. Even more impressive is the presence MWRBank has developed nationwide as a SBA 7(a) lender. We originated \$114.9 million in SBA 7(a) loans across the country, consisting of 180 different loans. This places Midwest Regional Bank at its highest ranking yet, 43rd nationwide in production, placing us ahead of lenders such as Citizens Bank and PNC.

The SBA Lending program is designed to assist a multitude of loan borrowers with varying financial needs, so don't hesitate to contact us for your current or future SBA lending needs. As leading SBA lender, our staff knows the SBA program inside and out and can help you obtain the financing your business 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.

CLAYTON OFFERS HELP

Midwest Regional Bank had the opportunity to assist a local not-for-profit by financing a portion of a large scale redevelopment of their camp facilities. Sherwood Forest serves children from low-income families and underserved communities from



the St. Louis area who live at or below the federal poverty line. With the assistance of the loan package from our institution, Sherwood Forest will be able to host a larger group of children in new cabins, cafeteria, health lodge and learning center, each summer. Our Clayton team has jumped in to assist the organization. Let us know how we can assist you.

SUCCESS ESSENTIALS

Midwest Regional Bank has made many SBA loans over the years. SBA loans benefit the borrower by letting them start or expand their business. Sometimes, the borrower is so successful, that they come back for a second SBA loan. Such is the case at Kirkwood with Jared Howe's borrower, Edibles and Essentials, a small artisan market and café located in the St. Louis



Hills neighborhood on Hampton Ave. The original loan allowed owners, Matt and Mary Beth Borchardt, to acquire the building and renovate it into a market and café. After adding a food truck to take their show on the road, Edibles and Essentials is expanding again and have come back to Jared for another loan. The market carries hard to find oils, fresh cheeses, imported cured meats and fine wine and spirits. You can reach Edibles and Essentials at www.ediblesandessentials.com.

OTTERVILLE HELOC

Have you considered a kitchen remodel or upgrading your bathroom, but hesitate when you consider the cost? Are you making minimum payments on high-interest credit cards and prefer to roll them all into one? We can help. Our Home Equity Line of Credit offers competitive rates and terms to give you the flexibility to finance your projects and pay off your bills. Give us a call or stop in so that we can go over all the possibilities with you.

SANTA IN FESTUS 12/7!

Santa Claus is coming to town! He'll make his annual visit to Midwest Regional Bank in Festus on Friday 12/7 from Noon - 6:00pm. Santa will pose for pictures and listen to all the kids' Christmas wishes. Everyone gets candy and a free photo in a keepsake frame. Spread the word and spread the Christmas cheer!

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.

CHAMBER AT CHESTERFIELD

On September 6th, Midwest Regional Bank of Chesterfield hosted the Chesterfield Chamber's First Thursday Morning Coffee event. With the help of Walnut Grill catering and Mary Tuttle's Flowers raffling beautiful bouquets and gift basket raffle prizes, the turnout



was incredible! It was a fun morning with great food and conversation -- the perfect opportunity for community and business leaders to meet the lenders and retail staff and enjoy the new bank facility.

CREVE COEUR SOLUTIONS

The Creve Coeur office continues to provide the creative financing that other banks are unable to deliver. In August, MWRBank had the pleasure of financing the purchase of an owner-occupied commercial property located in St. Peters, MO for JNC Productions. JNC Productions, a successful video production company, had outgrown its leased space and needed room for expansion. Looking for financing options, the company was referred to Tim Dudley at the Creve Coeur office by a St. Charles County business consultant.

Tim met with the client, learned about their business, their growth plans, and their financials. He created a

customized proposal, tailored to fit their specific needs. After comparing offers from several banks, JNC Productions chose Midwest Regional Bank as the superior option, and was especially impressed with the time Tim spent understanding the company's unique needs. MWRBank secured conventional financing for the new St. Peters commercial property. This new location will provide the client with four times its current space and will allow the company room for future expansion.

We are always looking for ways to provide creative solutions for our 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: (636) 534-8438, tdudley@mwregionalbank.com.

SUNSET HILLS UPDATE

The Sunset Hills office continues to provide the kind of Relationship Banking experience that creates loyal customers and personal relationships. We opened 550 CDs in the Sunset Hills market during our recent CD promotion, which brought in over \$9MM in new money. We're excited to serve both new and existing customers. 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, and many other financing needs. Please feel free to call (314) 394-4900 or stop by during business hours. We are here to answer any questions you may have