

LETTER FROM OUR CEO

MICHAEL F. BENDER



The technology that is available to banks and their customers has grown immensely in the past ten years.

This means that we are now able to provide our customers with options that make banking easier and more secure.

We recently unveiled our new mobile application. The MWRBank mobile app makes checking available balances, transferring between accounts, and paying bills more convenient. Almost everything can be done within that one app.

We have also improved all cards by implementing EMV chips. These chips are harder to counterfeit than magnetic strip cards because the account information is encrypted within the chip.

Customers have added security when they sign up for our free text alerts. A notification is texted to the customer's phone once a purchase has been made. We have seen a large decrease in the amount of fraudulent charges with the increase of cards that are signed up for these alerts.

Congratulations to our Employees of the Month

March - Sara Beth Kennedy

April - Courtney Ward



MIDWEST

REGIONAL BANK

FIXER UPPER

Furnaces in the morning, air conditioning in the afternoon. Welcome to Missouri. As spring settles in and the temperatures start to climb, projects that were set aside during the winter start to gain more attention.

Have you considered a kitchen remodel or upgrading your bathroom after watching one of the numerous DIY shows? Or, have you just completed a project and the bills exceeded the budget? Are you making minimum payments on high interest credit cards and prefer to roll them all into one?

Our Home Equity Line of Credit gives you the flexibility to go at your own pace, and the safety of having the availability to hire an expert if things don't go as planned! Our competitive rates and terms give you the flexibility to do more. Home improvements. Consolidate debt. Take a trip. Make a major purchase. Have the peace of mind of emergency funds when they're needed. So give us a call or stop in so that we can go over all the possibilities with you.

SUNSET SUCCESS

The Sunset Hills office continues to offer a loyal relationship banking experience. In Q1 2019, Sunset Hills closed a \$1.1MM SBA equipment loan for a Demolition Company in Highland, IL. In Q2 2019 we are scheduled to close on a \$8.9MM Low Income Housing acquisition, \$1.9MM SBA loan for a Bakery in Waterloo, IL and a \$2.9MM SBA Loan for the acquisition of a Wine and Cheese business in St. Louis, MO. Our years in banking has 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.

CLAYTON COMMUNITY

Clayton is currently running a promotion for our customers in the surrounding area that open a checking account with \$1,000.00 and a direct deposit. We are also

excited to be a stage sponsor of Parties in the Park that runs the second Wednesday, May 8th through September from 5pm-8:30pm. This is a great opportunity for everyone to enjoy free concerts and make connections with local people in the community.



DALLAS UPDATE

The Dallas office is off to a great 2019. The SBA district office in Dallas awarded Midwest Regional Bank with a Lender Impact award for our dedication to small business lending due to our lending efforts and involvement with the local office's outreach and education program. We were also nominated and recognized for outstanding performance and commitment to North Texas small businesses at the Mid-America Lenders Conference. Per the SBA, Midwest Regional Bank increased loan approvals 4,000%, approving 41 loans in 2018, up from just one loan in 2017.

EASTER BUNNY VISITS!

The Easter Bunny visited our Festus branch on Good Friday and local families took advantage of our free photography. Over 300 photos were taken! Each family that visited received a free photo, candy, and a special Midwest Regional Bank Easter frame.



THE BANK OF TRADITION AND PROGRESS.



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FESTUS
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Festus, MO 63028
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KIRKWOOD
10840 Manchester Rd
Kirkwood, MO 63122
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OTTERVILLE
211 East Grover Street
Otterville, MO 65348
(660) 366-4321

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

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FLORIDA EXPANSION

Midwest Regional Bank's Small Business Administration guaranteed commercial loan footprint in Florida continues to expand. While we have Business Development Officers located in Pinellas, Tampa, Sarasota, Orlando and West Palm Beach; the previous year has seen increased activity in the panhandle and Jacksonville areas of the state. Miami/South Florida continues to generate a good deal of activity. The Florida lenders stretch our territories to meet the face to face SBA needs of new and existing businesses. The start of the first quarter of the New Year has only seen increased activity even with the government shutdown. Current production and a growing pipeline suggest an even better year of closed loans than the last.

ELDERLY SCAMS

Have you checked in with all of the elders in your family? Scams that prey on elderly men and women have been on the rise. In fact, we have even had employee family members encounter these elderly targeted scams! These scams can be very elaborate, including threats against their children and grandchildren.

The best way to help prevent this from happening to your loved one is by simply asking them questions and frequently checking in. Let them know that if they receive a phone call that they are unsure of, they can request to have an email sent and review it with another member to the family to see if the claim is real.

It is also important to report the scam after it has happened. This helps us to better understand their activity and in many cases, to make an arrest. Ensure your elderly relative is safe from scammers by having conversations with them to make them aware.

WELCOME TIM DUDLEY



Chesterfield would like to proudly welcome, Vice President Commercial and SBA Lender, Tim Dudley. Tim just recently transferred from the Creve Coeur office to his new home branch in Chesterfield. He has been with Midwest Regional Bank for 7 years and has an extensive background in the field, which includes 23 years of commercial and noncommercial banking. One of Tim's customers said it best when he said, "Tim may represent Midwest Regional Bank but he truly works for his clients" with his experience and great personality we know this transition will be sincerely valued by the Chesterfield staff and his devoted clients.

