

LETTER FROM OUR CEO

MICHAEL F. BENDER



The new school year has started, which means another chance to give back to our local schools and

teachers. In 2011, we began our We Care About Kids (WCAK) program, which encourages teachers to send in donation requests for their classroom and students.

At first, teachers and administrators were skeptical of our intentions, causing us to receive a small amount of requests in the first few years. Once word began to spread, WCAK became very popular within our local districts and we now receive hundreds of requests each year! In fact, the program has become so popular, that we have made modifications to allow for a larger impact to be made.

This year, will be the first year that we allow the community to choose where they want the donations to go. Since WCAK's founding, we have donated over \$300,000 and are excited to continue our tradition of giving. Make sure you keep an eye on our Facebook page in October so you can cast your vote!

Congratulations to our Employees of the Month

May - Trevor Marshall

June - Sherri Mabrey

July - Jake Wyatt

August - Morgan Duckworth



MIDWEST REGIONAL BANK

BEWARE OF FRAUDSTERS

In Operations we see a lot of debit card fraud. Fraudsters can get their hands on nearly anything in today's world! Many have advanced technology that is tricky to detect. For example, there are debit card printers that will test random account numbers to see if the card will work properly. Some fraudsters are even putting skimmers on ATMs, gas station pumps and other places where debit cards are accepted. Make sure to give the card reader a little wiggle before using, you could save yourself a few headaches! Skimmers scan the information on your card and send it electronically to the crooks, from there they will print cards or use the card numbers to make online purchases. It is important to keep an eye on your account and notify the bank as soon as you see anything suspicious. Even though you may have a chip on your card.... you can still be a victim to fraud. Stay vigilant, and remember, it's easy to keep an eye on your Midwest Regional Bank account with Online Banking, our mobile app, and Debit Card Alerts!

FESTUS BARBEQUE

Our first ever customer appreciation barbeque was a success! On July 3rd, we invited customers and local community members out to enjoy some bbq and frozen custard. We had a great turn out and enjoyed meeting some new faces!



SUNSET UPDATE

The Sunset Hills office continues to offer a loyal relationship banking experience. We are pleased to announce that we have two new faces at our Sunset Hills location, Zelee Norrenberns and Kortnee

Pona. Zelee Norrenberns has joined our team as our Retail Manager and Kortnee Pona has joined our team as a Universal Banker. Both Zelee and Kortnee have been great additions to our team. Our combined years in banking provides the experience to handle financing needs for mergers & acquisitions, purchase of real estate, purchase of equipment, working capital lines of credit, debt restructuring, a personal banking experience, and various other financing needs. Please feel free to call or stop by anytime. We are happy to be a part of the Sunset Hills community!

CLAYTON COMMUNITY



The Clayton office is always staying active in the community. Vice-President Brad McLaury who is on the Clayton Chamber of Commerce Board of Directors recently helped plan the Parties in the Park events that were hosted in multiple locations around the city of Clayton. The first event was on May 8th, 2019 and the final event is on September 11, 2019. Midwest Regional Bank also had a great turn out at the Beverage Booth, where employees gathered to help serve the community, as well as sponsored a stage for local bands and artists to perform on during the events. The Clayton office is also under new management, and would like to welcome Theresa Barry and Morgan Duckworth in to their new roles as co-managers. We would also like to welcome our newest Commercial Lender, James Mueller, and our new part time teller, Kaylee Castleman. Our team is always willing to lend a hand, and loves to support local events and the community!

THE BANK OF TRADITION AND PROGRESS.


ARNOLD

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 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 63105
 (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

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HOUSTON MARKET

Metro Houston created 44,400 jobs in the first six months of 2019”, according to the Texas Workforce Commission (TWC). That puts Houston on track to gain 80,000 to 90,000 jobs this year. If the Commission’s estimates prove accurate, the region is on track to create 65,000 to 75,000 jobs in 2019. Five sectors account for most of the YTD job growth: food services and drinking places, specialty trade contractors, mining and logging, architecture and engineering, and health care and social assistance. Combined, they’ve created 35,700 jobs. Those gains have helped offset losses in retail, public education, employment services, building construction, and information. In the Commercial Real Estate sector, Houston’s office market has seen positive absorption in five of the last 12 quarters, according to NAI Partners. The market has more than 60 million square feet of vacant or soon-to-be-vacant space. That’s a vacancy rate of 25.9 percent. In a healthier market, the rate would be in the low- to mid-teens. Tenants absorbed only 4.2 million of the 8.9 million square feet of industrial space delivered so far this year, according to NAI. The vacancy rate (empty space plus soon-to-be empty) has jumped from 8.0 percent in 2Q18 to 10.3 percent in 3Q19

QUALITY SERVICE

By Kevin Carter

After working many years in an industry that demands relationship building and daily interactions with customers, I have come to see

the true importance of excellent customer service.

There are 3 things that are very important to build relationships and provide excellent customer service. They are:

1.Communication: In today’s world of emails, texts and voice mail, communication should be easier and quicker than ever. And it might be -- but the simple act of answering the phone and returning calls is sometimes too quickly put aside. Make it a point to answer the phone at all hours (night and day) when you can. One would be surprised how many times a customer is surprised when I answer on weekends or after 5pm.

2.Respectful of the Customer’s Position: This means to be on time and responsive. I try to be responsive by doing what I say I’m going to do and giving the customer an answer ASAP. I’m not going to be able help every customer all the time and that’s ok. What is most important is that if I can’t help solve a customer’s problem ...I tell them ASAP. Nothing is worse than hearing “No” after waiting weeks for an answer.

3.Have Fun: Develop good relationships with the people you work with and have fun with them. Find common ground with both your internal and external contacts and make sure to focus on the positive. It really does make a difference in business development and productivity.

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 FACEBOOK OR GOOGLE!**

