

LETTER FROM OUR CEO

MICHAEL F. BENDER



As you know, Midwest Regional Bank is known as 'The Bank of Tradition and Progress'. In this age of evolving

technology, our Progress is obvious as we roll out new products and services. But while the bells and whistles get lots of attention, we make sure the value of tradition is not lost. One way we uphold Tradition is by cultivating relationships and personal service through our monthly luncheons. Each month, our bankers invite a customer to join us for a special lunch prepared by Chef Greg Maggi. We take this time to get to know our customers on a more personal level and stay up to date on their banking needs.

Another Tradition we value is hosting community events. On Christmas and Easter, everyone is invited to visit Santa Claus and the Easter Bunny at our Festus headquarters. Kids and parents alike come to meet Santa and the Easter Bunny, and they leave with smiles as well as a free photo and candy. If you're in the area, be sure to stop by Festus on Good Friday April 10 to join in the Easter fun.

Congratulations to our Employees of the Month

January - Tawny Brooks

February - Kelly Pierce

Follow us on social media!



MIDWEST
REGIONAL BANK

SUNSET COMMUNITY

Sunset Hills is kicking off 2020 by taking a more active role in our community. Mary Gudinas will be attending monthly Chamber of Commerce events promoting personal banking products and services. The Fenton Chamber of Commerce was able to organize a digital billboard for Fenton Chamber Members. The Bank is taking advantage of this opportunity to bring brand awareness to the Sunset Hills location. The Bank's ad will scroll on a digital billboard located at 141 at Meramec Station road near I-44 on February 24, 2020 through May 17, 2020. We are looking forward to other opportunities to become more activity involved in our community.

40 UNDER 40



Our President, Tyler Bender, has been chosen as one of the St. Louis Business Journal's 40 Under 40! This prestigious award honors 40 professionals in the St. Louis region under the age of 40 who are recognized as leaders that are improving and innovating business, their companies and the community. From all of us at Midwest Regional Bank, congratulations to Tyler and the entire class of 2020 40 Under 40 honorees!

OTTERVILLE UPDATE

Greetings from Otterville. As the snow and ice melt away and you start to notice all the little improvements you'd like to make around your home, give us a call – we can help. Our Home Equity Line of Credit offers the flexibility to start a project and move at your own pace, or hire somebody to take on a large remodel. Either way, you get to choose and take advances only when they're needed.

Financial fitness is just as important as one's personal fitness. Let us help you get your finances in shape by using the flexibility of our Home Equity Line of Credit to consolidate all the debt weighing you down. Fewer payments means more time to focus on other things important to you.

Flexibility. Convenience. Competitive terms. Give us a call for more details and see how a Home Equity Line of Credit can benefit you.

SMART SAVERS SET GOALS

Most people know that it is important to save money, but not as many know how to do it. Having a savings goal is a significant first step, but savers who have a plan are 2 times more likely to save successfully. Developing an action plan for your savings goal allows you to identify how you'll achieve your goal. For example, instead of merely stating, "I'm going to save \$500 for an emergency fund," create a plan for your saving journey. "I'm going to save \$500 for an emergency fund by saving \$20 a week for 25 consecutive weeks." Once you reach that goal, plan the next goal. Before you know it, you will have a nice savings for unexpected expenses and retirement.

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 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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CHESTERFIELD PARKS & REC

Kevin Carter, Chesterfield Area President, grew up in a small farming town of around 700 people (including dogs and cats). It was so small that in high school, he had to step off the football field at halftime to play the trombone, because there weren't enough students to fill the roster of both the football team and the band. But the town did have a community park and swimming pool. This was a big deal in a town that didn't even have a stoplight. After he moved to St. Louis County, he discovered that Chesterfield had bigger parks and nicer pools than he grew up with. But that's all he knew about his new community's Parks Department. Then, while researching ways for the Bank to be more involved in the community, he met Kari Johnson, Superintendent of Recreation for the City of Chesterfield. He was blown away! In addition to managing an Athletic Complex that has 1.5 million guests a year, an Aquatic Center that hosts over 55,000 people a year, 6 different parks with over 600 acres of land and 23 miles of trails, they host hundreds of events each year for all ages, from youth to Senior Citizens. Some of the events for Seniors are Bingo (so popular there is a waiting list), Tai Chi, Top Golf outings, Casino outings, bike rides and even

Pickleball. Go to their website or contact the Parks and Recreation department in your area and see what's out there. You may be as surprised as he was.

PARTIES IN THE PARK



The Clayton Branch is excited to announce that we will be the Stage Sponsor for Parties in the Park again this year. Parties in the Park is a series of after work events with live music and beverage booths which take place on the second Wednesday of the month, May through September. The Bank has been able to engage in the Clayton community by tending the first event's beverage booth which will be held Wednesday, May 13th. We would love to see some new and familiar faces at these events! Stop by and see us at Parties in the Park on May 13th!

**Leave us a review on
Facebook or Google!**