



Dear Customer:

As a valued Midwest Regional Bank customer, we want to let you know about actions we are taking in response to concerns about COVID-19 (novel coronavirus). The health and safety of our customers and colleagues remains our top priority, and we are committed to serving your financial needs no matter how the situation evolves.

For now, we encourage you to consider managing your accounts using our free mobile app and online banking at <https://www.mwrbank.com>

These 24/7/365 services allow you to safely view transactions, check balances, make payments and more – all from the comfort and security of your home. If you have questions during normal business hours, please call us at 636-937-5372.

If you need to visit a branch, know that we have taken precautionary measures for the health and safety of our customers and colleagues. This includes additional cleaning and disinfecting protocols and ensuring colleagues are following best practices as outlined by the Centers for Disease Control and Prevention (CDC). Out of an abundance of caution, we've posted signs on our doors asking visitors who may be ill to not enter the facilities. Our ATMs and drive-thrus remain available as convenient alternatives.

Please be assured that we have extensive contingency plans designed to ensure uninterrupted bank operations. As part of our preparedness, we are actively monitoring the local and global health situation and will implement additional measures if needed to support our customers, colleagues and communities.

While no organization can anticipate every possible eventuality, we believe Midwest Regional Bank is as prepared as is possible at this time. You can be sure that we will continue to monitor the situation closely and will adapt and amend our response as needed. Thank you for your confidence in MWRBank.

Thank you for your business. Together we will make it through these challenging times.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'T. Bender', with a long horizontal flourish extending to the right.

Tyler M. Bender
President
Midwest Regional Bank

363 Festus Centre Drive • Festus, MO 63028 • (636) 937-5351

www.mwrbank.com



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