

LETTER FROM OUR CEO

MICHAEL F. BENDER



This has been an unprecedented year, presenting unforeseen challenges for all of us. As we responded to the new pandemic demands, we took great pride in helping local

retail customers and businesses. For our retail customers, we were able to remain open and safely offer full service in our drive-thru lanes and we expanded our free mobile banking service to include mobile check deposit capability. For commercial and SBA customers, we worked around the clock to facilitate PPP loans and offer guidance on how to adjust to the temporary economic conditions. This involved an unbelievable commitment from every team member at our bank, and showed us how fortunate we are to have the very best people, all working for the common good of our customers and community. As a result of our focus on sustaining our small businesses, the backbone of the local economy, we are again ranked as the #1 SBA Lender in Eastern Missouri and a Top 50 SBA Lender in the country.

We're starting the New Year prepared for what the future holds, ready with plans to quickly adjust with confidence and competence. I wish you all peaceful and joyful Holidays this year and look forward to a healthy and prosperous 2021.

Congratulations to our Employees of the Month

September - Morgan Jennewein
October - Emily Beishir
November - Kortnee Pona

Employee of the Year!
Kelly Pierce

Follow us on social media!



MIDWEST

REGIONAL BANK

SBA SUCCESS

The SBA team at Midwest Regional Bank has had quite the year. When COVID 19 posed a threat to borrowers around the country, the SBA Department and all of its lenders worked around the clock to help borrowers obtain Paycheck Protection Program loans under the CARES Act. The department, with the help of those outside of the department who were willing to help, closed and funded fifteen times our average annual number of loans over the past 3 years in a matter of just 4 months. The tireless efforts of the SBA staff here at Midwest Regional Bank helped get over \$153 million in PPP loan funds into the hands of borrowers desperate for relief as shelter in place orders caused many to lose business or shut down entirely for periods of time.

Our SBA group didn't just stop there. While providing aid to PPP borrowers, the Bank also took back its spot as the top 7a SBA lender in Eastern Missouri despite increasing local competition and the fact that the Bank was not able to do nearly the same level of 7a lending in the months immediately following the outbreak of COVID 19. The Bank was also able to maintain its spot as a top 50 SBA 7a lender nationwide. At year end, it is incredible to think about just how much the Bank was able to accomplish in an extremely stressful and rapidly changing environment, but it underscores the role that Midwest Regional Bank looks to serve to all stakeholders and the communities we lend in, and the lengths the

Bank is willing to go to rapidly react to the demand of its borrowers.

CHESTERFIELD SPIRIT



October 8th, a day where everyone set aside the craziness of 2020 and come together to have fun, socialize and safely pass out candy and other goods. A day where businesses from the Chesterfield Area decorated their cars to support one another for the Chesterfield Parks Dept. Senior Citizens Halloween Trunk or Treat.

The Chesterfield branch really got into the spirit and put together 200 goodie bags filled with everyone's favorite candies along with our new 2021 Midwest Regional Bank calendars. This event was something the community and especially the area seniors really needed during these confusing times. To prove that even though things are different, we can still all come together, learn about the business's that we drive by every day and get some good treats.

It was a great turn out and everyone put in a lot of effort for this fun event. The volunteers seemed to enjoy it just as much as the participants did. We are all looking forward to next year's event!

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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APPLY SAFELY

Scammers are everywhere and will take advantage of whoever they can. When applying for a job through Indeed, Craigslist, Facebook, or any other online source, make sure it is a valid company. If a company is willing to send you a check without doing any work, this is a red flag and most likely a scam. We see scams like these more frequently during the holiday season, so be vigilant of funds received and always do your research on a company before applying.

OTTERVILLE UPDATE

As the temperatures start to drop and we are all forced to spend more time inside, our daily routines and habits also seem to change. This includes our spending habits, including the method of how we shop.

Most of us shop online in one fashion or another, so making larger purchases sight unseen isn't alarming. But before you click that final button to complete a purchase on that new car or truck, give us a call. We are still here to assist with financing and can help navigate the path to a successful conclusion.

It may be colder, maybe evening snowing, but don't forget fall and winter are great times to take advantage of off-season

pricing and purchase boats and RVs. If you have an interest, give us a call as we can help finance these purchases too.

SUNSET HILLS COMMUNITY



The Sunset Hills branch is in the giving spirit this season working with the St. Louis County Adopt a Family Program. We have adopted a family and hope to make this their best Christmas ever! We also would like to thank Mississippi Valley Regional Blood Center and everyone that came out to donate blood for our partnered blood drive we hosted on October 22nd. We also enjoyed sponsoring a hole at the Crestwood-Sunset Hills Area Chamber of Commerce Hero's Golf Tournament! The Sunset Hills office continues to offer a loyal relationship banking experience. 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, debit restructuring, a personal banking experience, and various other financial needs.