

## LETTER FROM OUR CEO

MICHAEL F. BENDER



As another calendar year comes to a close, I continue to be impressed with the Bank's employees and their dedication to

growing our business. Their hard work and dedication is apparent as we watch the Bank continue to grow and end with a record year of earnings.

We have enjoyed getting to see our customers in person again this year. After canceling many events and closing lobbies in 2020, we are starting to see things go back to normal. We were able to sponsor many events, host Trunk or Treats, and invite community members to see Santa and Prancer. We look forward to being even more involved next year.

I wish you all peaceful and joyful Holidays this year and look forward to a healthy and prosperous 2022.

## Congratulations to our Employees of the Month

July - Mary Gudinas

August - Al Guerrero

September - Nicole Carter

October - Kyle Hume &  
Zach Wessels

November - Dan Noce

## Congratulations to our Employee of the Year!

**Cassie Parrish**



**MIDWEST**  
REGIONAL BANK

## OTTERVILLE COMMUNITY

Greetings from Otterville! With the holidays upon us, our Community Center is seeing an increase in use by families in our area. It is hard to believe that 6 years have passed since demolition, excavation, construction, and finishing of this building was completed by the Bank.

It truly has become an asset for our community in that time by allowing the community to have a venue to host gatherings without the high cost usually associated with a space this size. Family meals, holiday gatherings, birthday parties, and baby showers have really filled up the calendar this year.

As always, we are proud to not only be a local business, but also a vested member of our community.

Happy holidays from our family to yours.

## RETAIL COMPETITION



Every quarter, the Bank sets a performance goal and holds a friendly competition where the retail staff competes for a prize. Last quarter, each branch worked hard trying to get customers to sign up for credit

cards. Arnold was our winning branch and got the chance to attend an all-inclusive Blues hockey game with a plus one. We look forward to seeing who wins 4th quarter's competition of opening new Money Market accounts!

## AACC DINNER



Mayur Das has been a member of the Asian American Chamber of Commerce for the last 3 years. This organization aims to build a confluence of Asian-American entrepreneurs and business owners while providing them access to resources that will allow their goals to be realized. These resources include: Law Firms, Banks and general connections with influential people while staying away from the "regular chamber format".

For their Annual Connections Dinner, held at the Riverfront Casino, the Bank contributed as a Gold Sponsor for the AACC and was able to host a table of 10. Among the attendees, it was our honor to have the immediate Past President of the AACC, Nguyen Violette as the chief guest at the Bank's table.



**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

THE BANK OF TRADITION AND PROGRESS.



## FESTUS TRUNK OR TREAT



In October, the Bank held its first Trunk or Treat. Employees decorated their vehicle trunks and passed out candy to customers and community members. We had a great turn out and hope to do it again next year!



## SUNSET HILLS

The Sunset Hills branch is happy to welcome Robert Hurston as a member of the retail team! Robert started in June as a Universal Banker. We believe his skillset and customer service experience

are an asset to the Bank. Come by and say hi! We're also sad to say goodbye to Mary Gudinas, our teller of five years. We wish her the best in retirement!

Additionally, we are excited for the holidays! We are looking forward to spending time with friends and family. Of course, it wouldn't be the holidays without some giving. As a branch, we donated several toys to the toy drive held by the Southwest Area Chamber of Commerce.

## 'TIS THE SEASON FOR SCAMS

The holiday season is the prime time of the year when scammers hit. Consumers are making more than normal purchases and keeping track of payments and purchases becomes harder. Here are 4 tips to protect you from financial exploitation:

- Enable debit card alerts for your purchases
- Never give out private information
- Change your passwords frequently
- Check in with family members who may be more prone to scams