

LETTER FROM OUR CEO

MICHAEL F. BENDER



We have all heard the saying that a company is only as good as its employees, and I believe that to be true. As I visit with our

team members, interact with staff and attend bank meetings, I see all of the great things going on. Whether it's a lender meeting with a client, an employee birthday celebration, a committee brainstorming session, a fun company costume contest or a teller visiting with customers, there's definitely a lot of good going on.

When rates rise and we offer CD and Money Market promotions, we see a large influx of traffic in our lobbies. Without fail, our retail team puts in extra effort to make sure our customers leave happy.

I also enjoy seeing all of the local organizations and events that our employees get involved in. We regularly see local Rotary chapters, Chambers of Commerce, community events, charity benefits and festivals are packed with Midwest Regional Bankers.

Congratulations to our Employees of the Month

July - Kelly Pierce

August - Colton Bamert

September - Maria Miller

Follow us on social media!



MIDWEST

REGIONAL BANK

PICKLEBALL INVITATIONAL

During this year's Twin City Day's Festival the Bank hosted the first Midwest Regional Bank Pickleball Invitational in Festus. Players from eight different states played in this invitational style tournament and spectators from all over came to watch these talented athletes compete. The event was a big success and we look forward to hosting it again next year!



BUSINESS ACCOUNTS

We have been seeing an increase of fraud lately with business checking accounts. Businesses are regulated differently than consumers. Businesses are not covered under Reg E, which is the regulation relating to debit cards. This means if there is fraud on the business debit card, the business may not get its money back. This leaves a huge void to these clients. When a business has what they believe to be fraud on their business debit card, they only have a short time to notify the bank. If unauthorized charges appear on the account, there is a short window of time to report it. This could be devastating for a client

when they are not watching their account on a daily routine. In order to protect their business from fraud, we always suggest utilizing Positive Pay and security tokens.

OTTERVILLE STREET FAIR



The Otterville Annual Street Fair was held September 16th-17th. This fair draws a large crowd that surrounds all four sides of the bank, so we are always proud to be a sponsor of this event. This makes it easy for the Bank to engage with the community and gives, Felecia, our otter, a reason to dress up!

GREENTREE FESTIVAL

This year the Bank was a proud sponsor of the Kirkwood Greentree Festival, a historic festival dating back to 1961. In the past, this festival was dedicated to overcoming a terrible drought affecting the community; now it is a source of entertainment and joy for all with a parade, a dog show, and much more!

Additionally, there are a lot of new faces in the Kirkwood branch. Robert Hurston has stepped in as the new retail manager of the branch with Candice Robinson and Mustafa Mutar joining him as new tellers.

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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SBA UPDATE

The SBA now has a new look with several new employees in various new roles. Colton Bamert has been promoted to AVP- Assistant SBA Department Manager after stepping up and taking on a great deal of work and responsibility. Morgan Alexander has quickly risen through the ranks in SBA and has been promoted to SBA Deputy Assistant Officer after proving her mettle in taking on every challenge thrown at her after starting in an intro-level position at SBA less than a year ago. Finally, Crystal Hamby was brought in as an external hire after doing contract work for SBA for a couple of years. The new SBA packaging team is prepping for increased volume in the coming months as the year comes to a close.

SUNSET HILLS TRAINING

In the past year, the number of bank robberies in the United States has dropped. However, many people have heard about the increase in ATM thefts. The Sunset Hills staff have been proactive and have taken time to go over robbery and hold-up procedures with the Sunset Hills police department.

Also going on in Sunset Hills, we'd like to welcome Beverly Brown to the staff as a Universal Banker. Welcome, Beverly!

MIBA PRESIDENT

On September 13 at the Missouri Independent Bankers Association's luau themed convention, MWRBank President, Tyler Bender, was inducted as the new MIBA President. The MIBA is an organization of small and medium-sized banks, locally owned, operated and dedicated to meeting the financial needs of their communities. Not only is this an huge honor for Tyler, but for the Bank as well.



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