



MIDWEST
REGIONAL BANK

LETTER FROM OUR CEO
MICHAEL F. BENDER



Spring is here and we're off to a good start for the 2nd quarter. As you will see in this edition of our newsletter,

there are exciting changes and growth throughout our bank – we have added new products, new clients and new employees. We're seeing activity in all sectors, especially loan demand. As the recovery continues to gain traction, we are perfectly positioned for efficient and sustained growth.

Our latest offerings have been a huge success. We are now preparing for a new stock offering in July that will only be open to existing shareholders. Our goal will be to raise \$6 million.

I'd like to extend a special thanks to our most recent Employees of the Month: Alfonso Guerrero (January), Donna Horn (February), and Brittany Kremer (March). Their hard work and dedication is very much appreciated.

For 121 years, we have been serving our customers with honesty and integrity. We remain focused on our promise to be 'The Bank of Tradition and Progress' – offering the best of today's products and services with the personal, tailored service of yesterday.

SBA CASE STUDY

Last year, Midwest Regional Bank provided capital via the SBA 7(a) program to Martha Uhlhorn, owner of Gourmet to Go and La Bonne Bouchee to establish a new commissary for her Gourmet to Go operations. Gourmet to Go is a premier St. Louis-based catering company that also operates a well-known retail store. La Bonne Bouchee is a wholesale bakery specializing in French breads and pastries.

Ms. Uhlhorn was approached by a developer to sell her original building that housed her commissary operations. Unfortunately, the closing date left her with only about six months to find, finance, and construct a new location. Obviously, time was of the essence so she contacted her commercial banker, Gary Siddens, at Midwest Regional Bank. "I worked closely with Gary throughout the process. He kept me informed and on track throughout what was a very stressful time," said Ms. Uhlhorn.



Ms. Uhlhorn also stated, "I was also very impressed by Tim Davis and his staff at Midwest's SBA department. Tim was instrumental in making sure that my application went smoothly through the SBA approval process. I would highly recommend using Midwest Regional Bank for your lending needs."

Ultimately, the Bank provided capital for equipment and leasehold improvements

on her new space. Ms. Uhlhorn was also able to lower her monthly debt service as a result of the transaction, which has greatly improved cash flow.

PHOENIX UPDATE

The Phoenix SBA office is pleased to announce that they have already approved over a dozen loans in their first five months of existence! Three of those loans have already closed and the others are all moving towards closing in the second quarter. The office is also very proud to announce the hiring of Lori Abreu as a Vice President and SBA Loan Officer. Lori is a very experienced lender having worked over 25 years in the Phoenix market for various entities such as CIT, Goldwater Bank, and Certus Bank.

PHISHING FOR VICTIMS

Email phishing is quickly becoming the primary method for cyber criminals to get access to your sensitive information and bank accounts. It involves an email that tries to convince you to click on a link or attachment. The emails can be on any topic, from package deliveries to payroll. You don't trust your house keys to someone saying they work for your TV company without a uniform, why trust a link in an email saying that your package is delayed when you didn't order anything?

PROGRESSIVE PRODUCTS

We have added more new product enhancements, such as a new IRA platform and a completely integrated New Accounts system. This will allow bank staff to service all our customers more efficiently and effectively. To serve, the Festus branch has hired two new personal bankers. To find out more, call us at (636) 937-5351.

COMMUNITY UPDATES

Our Festus Branch welcomed Spring by hosting the Easter Bunny on Good Friday, April 3rd. Once again, the event was a huge success, with kids and parents alike enjoying the annual visit from Peter Cottontail. Each child received a chocolate bunny, while moms and dads helped themselves to coffee and cookies from our Wi-Fi Cafe. Every family received a free photo in a keepsake Easter frame. The lobby staff put in extra effort to keep all the visitors happy and they truly enjoyed sharing this Easter tradition.



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SMALL BUSINESS LENDING

Through March 30, 2015, the Bank has accumulated more than \$23.2MM in SBA 7(a) approvals Nationwide! The Bank could not have reached this number without great customers. Consider how we helped Main and Mill Brewing Co. of Festus, MO. Main and Mill came to the Bank requesting a 7(a) loan to facilitate the construction of a micro-brewery located in Jefferson County, MO. Owner and Founder, Denny Foster diligently worked with his suppliers, vendors and the bank to build his dream business on Main Street. “Main & Mill Brewing Company is a project that began over 5 years ago and is now in the final stages of construction. We are incredibly fortunate to have had Midwest Regional Bank in our corner throughout the last 24 months. Without the excellent team at MWRB, we wouldn’t have been able to make this dream a reality. This project isn’t just a business, but the start of a rejuvenation effort among a growing community; one that both Main & Mill and MWRB call home. Without an SBA loan, none of this would have been possible” said Mr. Foster.

In other news, Midwest Regional Bank is pleased to announce that it has agreed to become a sponsor at two upcoming events. On May 1, 2015, the Bank will be a dinner sponsor at the 2015 Adelante Awards for the Hispanic Chamber of Commerce of Metropolitan St. Louis. Also, during the week of May 4 – 9, the Bank will be a Silver Sponsor at this year’s Small Business Week of Eastern Missouri. For more information on Midwest Regional Bank and its SBA activities or for inquiries contact Tim Davis at 636-725-1290.

OTTERVILLE UPDATE

Greetings from Otterville! RVs, boats, and motorcycles are becoming a common sight running up and down the road. Daffodils are blooming and gardens have been tilled. Spring must be here! If you find yourself looking for more space, more power, or simply want to make the neighbors jealous with your new toy, we can help.

We offer a variety of consumer loan products and make decisions locally. From purchasing a new car, remodeling your house, to playing in the mud on your new UTV – we do it all. Give us a call or stop by and let’s talk about how we can make life more enjoyable for you!

Come see why we say “where people are important” is more than just a slogan.

MORTGAGE GROWTH

Our Mortgage Division has been growing through the first quarter of 2015. Our two newest loan officers have already closed new business. Our 2015 business plan projected positive monthly revenue in June, but we exceeded our goal by hitting our numbers in March, well ahead of plan. This month, we’re adding an online Mortgage



Banker platform with a team in Chesterfield. This new service will increase our closed loan units and volume, and corresponding profitability, by May of this year. Call Judy Cromer for more information, (636) 232-9964.