

A LETTER FROM
OUR PRESIDENT,
MICHAEL F. BENDER

For 120 years, we've been a true community bank -- locally owned and operated, catering to the needs of our neighbors who live and work in the area. We remain committed to being 'The Bank of Tradition and Progress', staying true to the old-fashioned way of doing business with honesty and integrity, while implementing the innovative products and services our customers need.



Currently, we are ranked #1 in Missouri for Small Business Administration (SBA) loans, with \$36 million in new SBA loans this year January through August alone. We've expanded our St. Louis coverage by adding a lender to serve the Metro East, and we've opened a Phoenix office to reach into the Southwest.

We've grown to over \$320 million, up \$70 million since 12/31/13, keeping us on pace to remain the fastest-growing bank in the St. Louis area. Of course, this success is only possible because of our employees. Each and every member of our team shows pride and enthusiasm in their work, and the end result is an excellent customer experience. It's an honor to recognize this quarter's standouts: our Employee of Month for August was Stephanie Stockwell, Jordan Kimrey in September and Jimmy Tassin in October.

I hope you enjoy the holiday season. I wish you and your family all the best this holiday and throughout the coming year.

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MIDWEST
REGIONAL BANK

MESSENGER ALERTS

Did you know you can set up alerts on your accounts that will provide you information directly to your email and mobile device?

Our staff at Midwest Regional Bank considers the safety of your accounts to be a top priority. We want you to know that our online banking contains important information for your accounts to include "Messenger Alerts".

"Messenger Alerts" are easy to set up and can provide you with warnings about certain transactions. All you have to do is login to our online banking. On your home page that lists your accounts, you will notice a section "Messages" on the right-hand side of your screen. Click "new" and you will be directed to a menu of alerts from which to choose. You may choose both email and mobile text messages such as:

- Check cleared notice
- Checking deposit alert
- Loan balance
- Loan payment due
- Mobile checking balance alert
- Mobile withdrawal notice
- Savings balance alert

We also want to remind you that Midwest Regional Bank will never ask you any confidential information, such as social security number, account number, or PIN, through a telephone call, email, or text message. If you have any questions about suspicious activity on your account, please contact us at (636) 937-5351.

As always, thank you for banking with Midwest Regional Bank.

SMALL BUSINESS LENDING

Midwest Regional Bank's SBA Department ended its 3rd quarter with tremendous results. In August alone, the Bank's SBA department had \$3.3MM in loan closings and over \$7MM in new SBA loan approvals. Additionally, in the month of September, the SBA Department had over \$4.8MM in new SBA loan approvals. The Bank is excited about projected SBA volume going into the final quarter of the year. In an effort to accommodate the extraordinary growth, the Bank is in the process of moving its SBA Department to a dedicated building located off Main Street in Festus, MO. This office space is coincidentally located at the same building where the Bank planted its roots over six years ago.



In other news, Midwest Regional Bank is pleased to announce the opening of a Loan Production Office located in Phoenix, AZ. This office, managed by Steven Johnston of Phoenix, will target SBA 7(a) loan opportunities in this area of the Southwestern United States. Mr. Johnston is in the process of hiring multiple top level SBA producers in the area to join the Midwest Regional Bank Team. you can reach Steven at sjohnston@mwregionalbank.com or (480) 363-6174.

CHESTERFIELD EVENTS

With the holiday season approaching quickly, Chesterfield will be booming. When it comes to shopping and dining, Chesterfield has an abundance of it. But if you come down to Chesterfield Valley very early on a weekend morning between now and Christmas, you are going to find more than just shoppers running from store to store. Chesterfield will host many running events in the next three months.

Gumbo Flats Pumpkin Run: This 5K/10K run/walk is a big event. Hosted by the Chesterfield Chamber of Commerce, it has more than 1,500

participants. The 10K (6.2 miles) and 5K(3.1 mile) routes are very flat, and there is also a Children's Fun Run for kids 8 and under.

Gobble Wobble: A 4-mile walk/run presented by the West County Assembly of God. This event benefits Teen Challenge of St.Louis and residential treatment for men with alcohol and drug problems.

Turkey Trot: This event is presented by the Chesterfield Parks and Recreation Department. The 5K run and 1K kids run are also Thanksgiving morning.

THE BANK OF TRADITION AND PROGRESS.



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CASE STUDY

In September 2014, Midwest Regional Bank provided capital to Dr. Joshua Adams through the SBA 7(a) program, to establish Chesterfield Spine & Sports Medicine Center, a pain management center located in Chesterfield, Missouri. Dr. Adams will focus on adjusting, rehabilitation, as well as overall health used in conjunction with physical therapy and pain management. Dr. Adams and his wife Stephanie recently relocated from Benton, Kentucky where he owned and operated a pain management office.



Dr. Adams stated, "With this being my second practice, I knew that there would be hurdles when getting a loan. Although there were several banks to choose from, a friend referred me to Midwest

Regional Bank. My commercial banker, Adree Abele, made me feel right at home. Throughout the process she was there every time I had questions, and was quick to respond. Midwest Regional Bank definitely knew what they were doing. They were so prepared, that when they submitted my SBA loan package, I did not even need to provide any additional information before I received approval, which greatly helped the time frame for closing. I would highly recommend using Midwest Regional Bank."

Midwest Regional Bank is a proud member of the Chamber of Commerce. We look forward to continuing to service West County businesses with their banking and financing needs.

OTTERVILLE NEWS

Earlier this year voters in our area passed an \$800,000 no-tax-increase bond for improvements to the Otterville R-VI School District building. The primary purpose of the improvements was for heating and ventilation updates, safety and security, and restoring the old gym. We believe these improvements will not only be good for the school, but the community as well. Having a top-rated school and facility is a great asset to continued growth here in our community. We look forward to seeing the completed improvements later this year.

Another asset in our community is having a local bank staffed by local people. Knowing our customers and understanding the needs of the community has helped us evolve and offer the services needed in our area. We are excited to announce that we have teamed with the local Farm Service Agency office in order to offer FSA guaranteed loans. Having access to additional agricultural loan programs will allow us to continue to meet the rising needs of our community. We look forward to the opportunity to offer these new programs and work with new and existing customers. If you find yourself in the area, please stop in and see us!

CONSUMER RESOURCES

Do you have questions about things like mortgages, fighting fraud, or saving for college? The American Bankers Association offers free personal finance resources on these topics and more. Go to www.aba.com/consumers and you'll find easy to understand advice and guidelines to stay safe and manage your money.