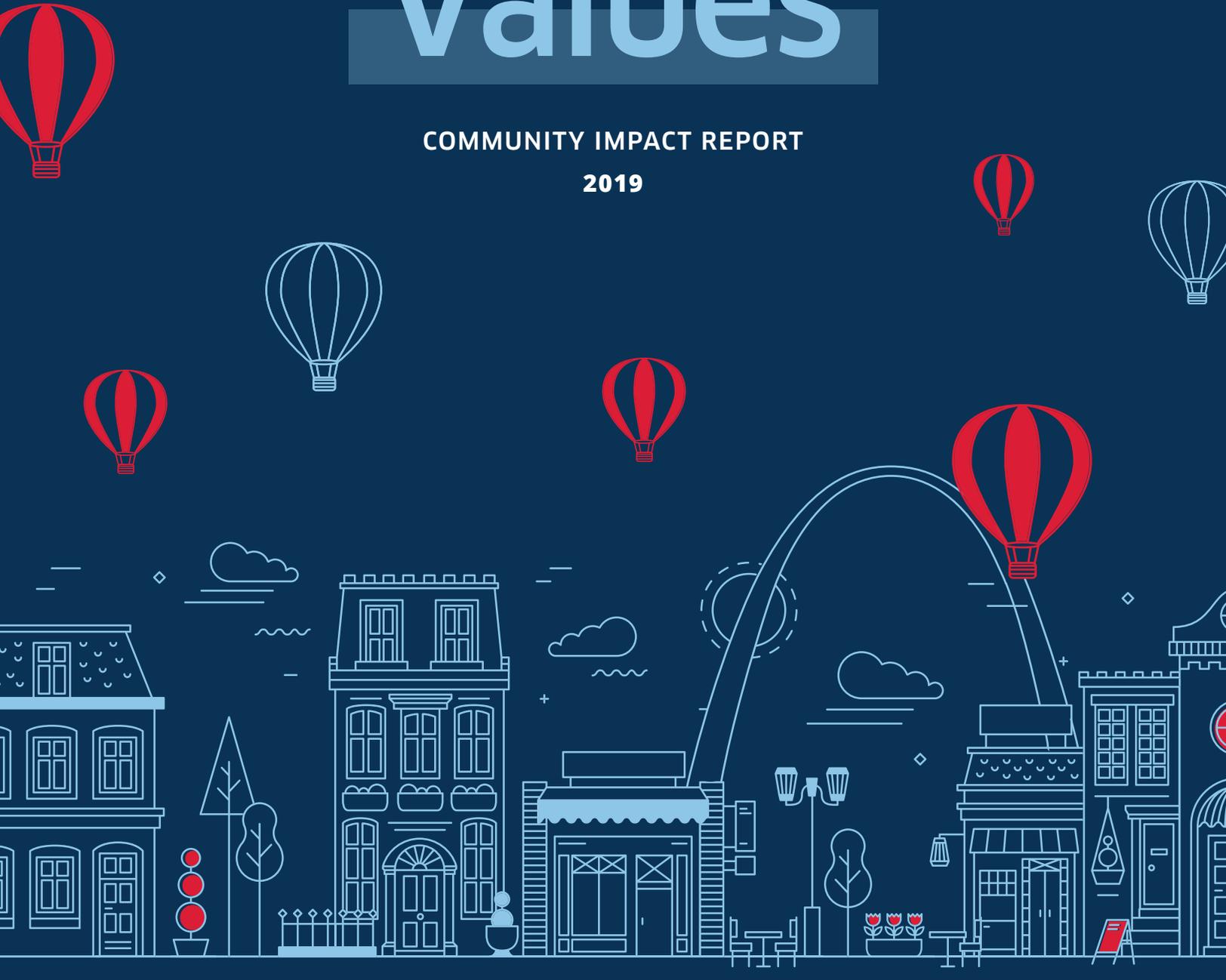




Bank Local. Make a Difference.

Bank Your Values

COMMUNITY IMPACT REPORT
2019





“

MBC is not just our bank, it's our financial partner. Our relationship has allowed us to remain a strong, St. Louis company.

MARK WALDMAN

President, Laurie's Shoes

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Orvin T. Kimbrough

Chairman & CEO

Bank Your Values: A Message from Our CEO

It's been a little over a year since I joined Midwest BankCentre as CEO, and I am excited about the successes of the past year and even more energized about the possibilities in front of us. When I assumed my new position in January 2019, I began the next chapter in my continuing commitment to the people of the St. Louis region and beyond. I have discovered much that is new over the past year, but I have encountered much that is familiar, as well.

For nearly 20 years I have worked to stabilize people's lives and help them get on the path to social mobility by promoting assets like education, training, life skills, competencies, and the personal networks everyone needs to participate

in economic activity. I call these assets "human and social capital," and Midwest BankCentre believes in promoting them, too. My move to Midwest BankCentre was founded in my desire to have an even bigger impact by optimizing access to financial capital in a profitable manner for all communities.

Systems are either designed to help, maintain status quo or hurt. Financial systems are incredibly powerful and resistant to change. And those who have been on the losing end are more likely to stay there unless we collectively change our behavior and expect more from local community-based banks who are not insulated from the needs of local communities and businesses.

I don't think it's too much to expect more from your financial institution. I don't think it's too much to expect financial institutions to ensure that all parts of our community have access to capital.

It's an election year and the airwaves and newsfeeds are already filled with divisive and hostile commentary, aimed at highlighting our differences and pitting us against each other. Making a difference in these contentious times can seem daunting. You might not know where to start or how to make an impact. I argue that choosing to make a difference in St. Louis can be as easy as choosing where you bank.

And that is what it means to **BANK YOUR VALUES.**

“

**\$95 out of every \$100
on deposit stays in the St. Louis
region, to build St. Louis area
businesses and families. Each of those
dollars will circulate throughout the
regional economy 6x, on average.**

“Banking Your Values” means exercising the power of your dollars by placing them in banks that align with your personal beliefs, like people, small business, local jobs, and community. At Midwest BankCentre, \$95 out of every \$100 on deposit stays in St. Louis, to build St. Louis businesses and families. And, each of those dollars will circulate throughout the regional economy 6x, on average. Midwest BankCentre has 17 branches, some of which are in our most economically challenged communities and some of which are in our most affluent. In banking, proximity matters, but accessibility is about more than location.

In addition to the private philanthropy and volunteer efforts you invest to ensure that St. Louis is a vibrant economic and cultural center, you can ensure that all communities have access to mainstream banking by partnering with Midwest BankCentre on your checking, savings and loans.

When you bank with Midwest BankCentre, our promise is to take your deposits and invest them responsibly in all people. What people need most is access to opportunity. By ensuring that everyone has access to financial capital - to buy homes, to fund education or to start businesses - we are doing our part. We work hard to meet people where they are to help them get to where they want to be. By doing this, our bank creates the conditions for all to DREAM BIG and RISE TOGETHER.

Our 2019 Community Impact Report is a glimpse into the impact that your dollars have, every day. It is really just a small taste of the great work that we are empowered to do in the communities we serve because our clients choose to do business with us. I want to thank all of the businesses, organizations, families and individuals that have deposited their trust in us. Together, we can continue making a difference in our community.

And, if you aren't yet a customer, I invite you to put your money where your heart is and partner with Midwest BankCentre on your checking, savings and loans. By Banking Your Values, we all **RISE TOGETHER.**

Sincerely,



Orv



Home in the Heart of St. Louis

\$
95
OUT OF



\$
EVERY
100

DEPOSITED LOCALLY STAYS IN ST. LOUIS

At Midwest BankCentre, \$95 out of every \$100 deposited locally stays in the St. Louis region to build St. Louis area businesses and families, and every dollar circulates six times throughout the regional economy. That activity supports local people and businesses, who then support other local employers. Midwest BankCentre completes the cycle by issuing credit and making loans to people and businesses, **keeping funds within the St. Louis community.**

ST. LOUIS'

2nd

LARGEST PRIVATELY OWNED LOCAL BANK



PROUD TO BE RECOGNIZED AS A

NATIONAL LEADER

in COMMUNITY COMMITMENT



6,000+

LOCAL BUSINESSES SUPPORTED

2,830+

PEOPLE TAUGHT FINANCIAL LITERACY THROUGH FREE EDUCATIONAL CLASSES

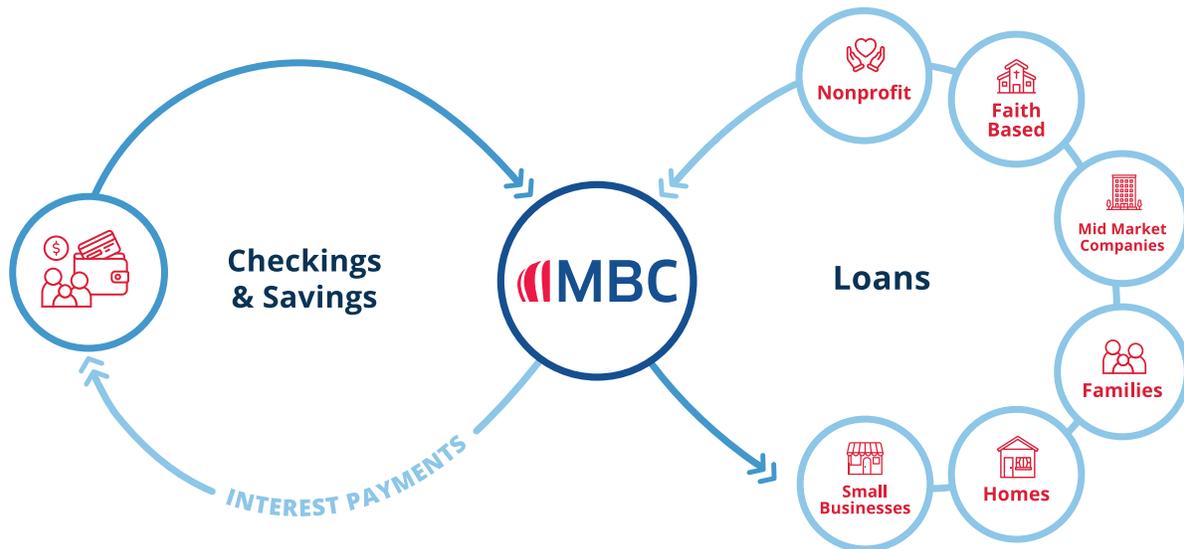


5,000+

HOURS VOLUNTEERED BY TEAM

Every dollar circulates
6x

IN ST. LOUIS' ECONOMY



In this Community Impact Report,

we'll share stories about how we provide access to financial capital to everyday people, every day of the week. We believe that the power to buy homes, fund educations and start businesses should belong to everyone, not just the most connected. **Read on to let our customers and partners tell you how we are:**



Furthering client prosperity

by improving the financial health of individual and business clients and extending banking services to the financially excluded.

Midwest BankCentre helped Linda Herman save her house from foreclosure after her husband passed away. **See page 17**



Fueling the growth of St. Louis'

economy by moving beyond individual transactions to proactively finance and strengthen entire communities.

As a President & CEO at the Hispanic Chamber of Commerce of Metro St. Louis and a member of our Board of Directors, Karlos Ramirez experiences Midwest BankCentre's impact on the city's Hispanic community every day. **See page 24**



Financing solutions to societal challenges

by placing capital in high-impact investments.

Midwest BankCentre financed the Boys & Girls Clubs of Greater St. Louis' New Teen Center of Excellence in Ferguson.

See page 23



Putting Team Members First

KEEPING TEAM MEMBERS HEALTHY THROUGH THE MIDWEST BANKCENTRE WELLNESS PROGRAM

We could not do what we do without our nearly 300 team members. They actively listen to our customers and go out of their way to meet each person's needs, exactly where they are. Because our team members are so important to our mission, we invest in them and their families, starting with our minimum \$15 per hour living wage.

Our team members reflect the communities we serve. In fact, many of them live near the branches where they work. They also have a big impact on the community through paid volunteer hours—more than 5,000 of them in 2019 alone.

Our commitment to our employees reflects our belief that values and culture are inextricably linked. Culture is the soil from which all great things grow, and we foster a culture that grows great employees. By offering them great benefits like IVF coverage, paid maternal and paternal leave, gym memberships, mammograms,

flu shots, and even Weight Watchers discounts, we build up the whole person so they can help us build up St. Louis.

The Midwest BankCentre Wellness Program is one of many reasons Midwest BankCentre is recognized as a top employer, and an employer of choice, in St. Louis.

In November 2019, the program launched an initiative to reward employees with a \$100 bonus just for staying healthy. All they have to do is get annual physical, dental and vision exams. The bank also teamed up with Weight Watchers to help each employee achieve an overall healthy lifestyle.

Last year, the program also added free comprehensive blood screenings, HooPayz rewards that incentivize team members for using better and lower cost providers, and expanded health coaching and Employee Assistance Program



Losing the weight has inspired me to get out, do more, and challenge myself in ways I never would have before. I'm so appreciative of our wellness program; it's incredibly moving to know that the place I work for is my cheerleader. Midwest BankCentre cares that I'm healthy, and for that, I'm grateful.

DAWN LOUGHARY



resources. An employee survey gave team members a chance to suggest how to build the program to even better meet their needs in the future.

Team members like Dawn Loughary and Tonee Guy have seen the program's impact in their lives. Loughary lost more than 70 pounds with Weight Watchers through the program.

For Guy, the Midwest BankCentre Wellness Program was literally a matter of life and death. She learned she had breast cancer at one of its mammography screenings.

”

If we didn't have the Mammogram Van come to our office, I probably would have skipped my mammography screening this year. Who knows how far the cancer would have progressed before I noticed something was wrong? I'm so grateful to Midwest BankCentre for providing us with the Mammogram Van: It saved my life.

TONEE GUY

Alfredo Jacobo Dives Deep *for* Internal Audit

MIDWEST BANKCENTRE HAS CREATED A CULTURE WHERE PEOPLE CAN BRING THEIR UNIQUE SKILLS TO THE TABLE AND USE THEM CREATIVELY TO STRENGTHEN THE TEAM.



Alfredo Jacobo, Senior Vice President of Internal Audit, is a perfect example of bringing your whole, authentic self to work. **A member of Mexico's Swimming Team in the 2000 Olympic Games, he applies the skills he learned in the pool to his work.**

"Community banks are here to serve our community," Jacobo said. "From swimming, I was ingrained with the idea that I needed to do my best individually and as part of the team.

We contributed individually to the team's performance, and when the team did well, we all celebrated. At the bank, we become better by helping each other to do our best and to support our community."

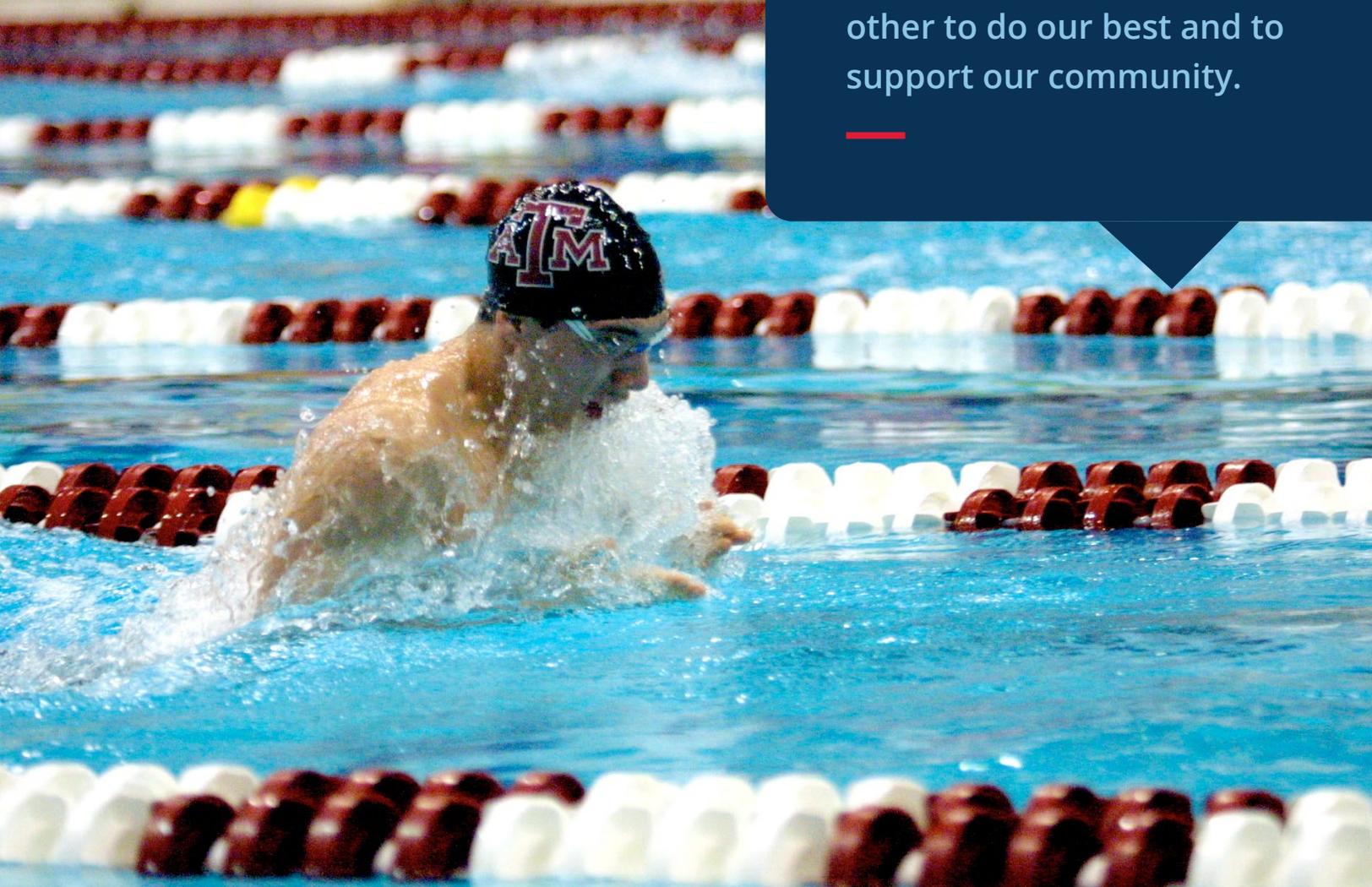
Jacobo came to the United States when he was just 16 to train. Recruited to swim for Texas A&M University, he earned a bachelor's degree in economics from the school before earning a master's in accounting from the University of

Texas at Dallas. Reflecting on his life, Jacobo sees connections between being a swimmer and being an internal auditor.

“As a swimmer representing my home country on the international stage, I developed a competitive attitude and discipline that would not allow me to quit,” Jacobo said. “In the pool, sometimes that would mean each team member had a chance to help when others were tired by saying, ‘Come on! Let’s do it! One more set!’ Sometimes I was the one saying that, and other times I was saying, ‘I can’t do more,’ counting on a teammate’s encouragement. It’s the same at the bank. Even when we’re at our best as internal auditors or as a bank, we are competing to be better. That’s the power of the team.”

However, his years as an Olympic swimmer gave him something else: the diverse perspective he uses at Midwest BankCentre.

“Swimming helped me become who I am today,” he said. “Before I was 27 years old, I had the opportunity to travel to 25 countries, where I experienced people in their own cultures, learned to accept them as they are and came to understand their backgrounds. I appreciate that **Midwest BankCentre is a bank that truly values that same diversity and inclusiveness.**”



At the bank, we become better by helping each other to do our best and to support our community.

Developing Leaders With Women *on the Rise*

WOMEN ON THE RISE, MIDWEST BANKCENTRE'S MENTORING PROGRAM FOR HIGH-POTENTIAL WOMEN, EMPOWERS TEAM MEMBERS TO WORK TOWARD PERSONAL AND PROFESSIONAL GOALS WHILE GIVING BACK THROUGH VOLUNTEER OPPORTUNITIES.



Midwest BankCentre graduated its third class of its mentoring program, Women on the Rise, in 2019. The program gives **high-potential women** access to top leaders' thinking and experiences, helping provide them a broader network to advance their careers. In addition, the women form strong bonds with their peers and **give back to their communities through volunteer work.**

"Women on the Rise helped me become confident not only in my work, but also in myself," said

team member Kayla Singer. "It was invaluable to have a successful professional advise me, but I also had six more mentors: the other women in this program. It's amazing to get support from people who go through similar challenges but also have your same ambition and drive. We have a sisterhood that will extend far beyond this year."

Since Women on the Rise started in 2017, **46% of the 26 participants have been promoted,** including Singer.

RISING TOGETHER WITH THE Rising Together Fund

Midwest BankCentre supports all community members, including its team members. The bank's Rising Together Fund helps employees who have experienced significant hardships like natural disasters, life-threatening illnesses or injuries, deaths in the immediate family or other catastrophic events.

Launched with an initial gift from Midwest BankCentre, the Rising Together Fund is sustained through voluntary contributions from team members.

Each team member is eligible for up to \$1,000 in assistance to help pay for housing, essential utility bills, medical expenses not covered by insurance and other critical needs. All they have to do is ask.



When you bank your values



THE POWER OF Banking Your Values

Choosing to make a difference in the St. Louis region can be as easy as choosing where you bank. By banking locally with Midwest BankCentre, **\$95 out of every \$100** stays in the St. Louis area. Midwest BankCentre invests capital in neighborhoods where it is most needed, creating a ripple effect in the economy that helps more people **DREAM BIG.**





YOUR IMPACT

BANK YOUR VALUES! Midwest BankCentre is proud to partner with you to make capital accessible to all people, including low to moderate income communities. In addition to the private philanthropy and volunteer efforts you invest in, you can ensure that these communities have mainstream banking by opening your deposit account in one of our 8 low to moderate income branches. Your deposits are FDIC insured and is a passive way to Bank Your Values. Once your account is open, you can handle all transactions digitally or in a physical location near you!



MIDWEST BANKCENTRE'S IMPACT

RISE TOGETHER! Midwest BankCentre is most impactful when we optimize success for shareholders, customers, employees and the communities we serve. As a values-based bank, we believe that we must work on multiple fronts to promote economic mobility, this includes advocating for social capital, human capital and providing access to financial capital.

When you bank with Midwest BankCentre, our promise is to take your deposits and invest them responsibly in all people. We will provide unprecedented transparency on our investments in diverse and low-to-moderate income markets. As a partner in our network, our goal is to understand your values and to create a platform on which you can expand business connections with other like-minded customers and friends of the bank. To RISE TOGETHER means, we are all fighting on behalf of others so that everyone can DREAM BIG.



RISING TOGETHER

Julie Tuggle-Nguyen
EVP Human Resources

Danielle Bateman Girono
EVP Marketing

Erin Erhart
EVP Consumer Banking and Fee Services

Marsha Benney
Chief Operating Officer

Empowering People

Our 46,000 customers and almost 300 team members are our first focus. Through innovative products and services, many created to improve access to traditional banking services, we make sure that everyone can eat at our table, no matter who they are.

For example, this year, the bank launched our **PayDay Alternative Loan**, a product that allows people to borrow up to \$1,000 (depending on their credit score) and then take up to 18 months to pay it off—with no fees. It is targeted to the thousands of St. Louisans who pay millions in fees and interest to costly “payday loan” vendors every year, creating a never-ending cycle of debt. Other ways we help people access mainstream capital in 2019 include:

\$131k Affordable Home Improvement Loans

165 Credit Booster CD Loans

236 Second Chance Checking

300

TEAM MEMBERS

5k+

HOURS
VOLUNTEERED

2,830

PEOPLE PROVIDED
FINANCIAL
EDUCATION

EMERGENCY LOAN ASSISTANCE

Rescuing a Familiar St. Louis Family

Tamara Knoll's family has run a well-known local business, Walter Knoll Florists, in St. Louis for more than 135 years, but nothing could have prepared her for May 2019.

That's when unprecedented storms deluged her South County neighborhood. **The sewer system was overwhelmed, and flood waters spilled into the house she and her family had called home for 35 years.**

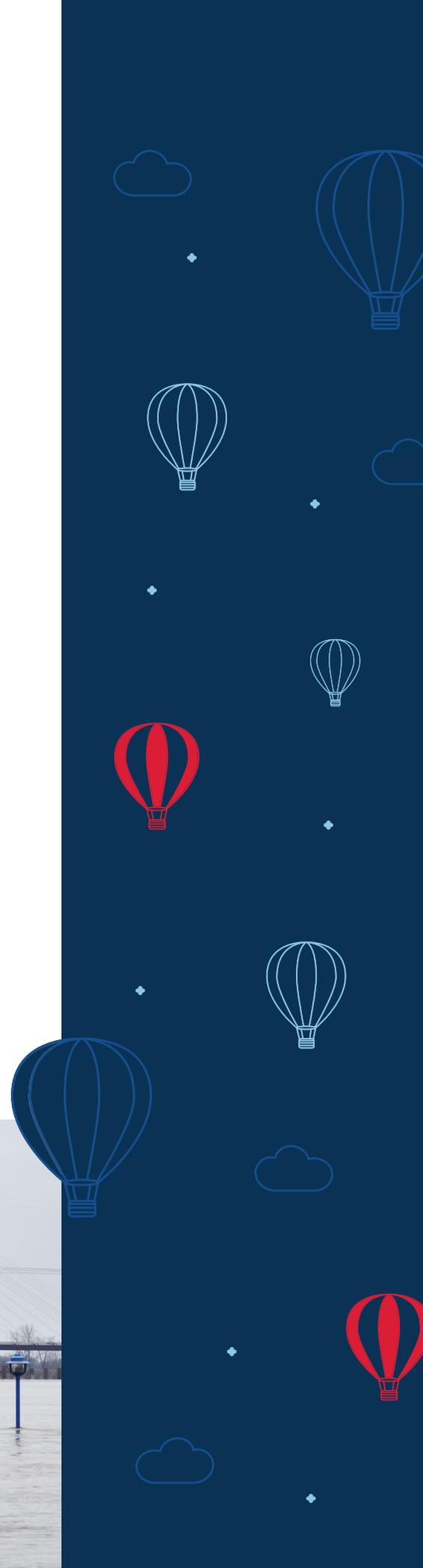
"Our car was totaled, our trailer was totaled, our basement had four feet of water in it," Knoll said. "It was devastating."

Because they did not live in a flood plain and had never experienced flooding before, the family did not have flood insurance.

Luckily, soon after the disaster, Knoll received an email from Midwest BankCentre, the bank that, through predecessor bank Southern Commercial, had served the family's business since the beginning.

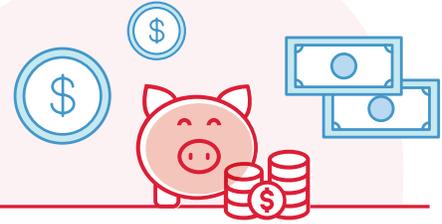
The email advertised the bank's new **Emergency Loan program**. Knoll picked up the phone.

"Within a week and a half, we had a check for \$5,000 to put toward rebuilding," she said. "We didn't even personally have an account with the bank, but because they knew us so well from the business, they gave us the loan."



YOUTH SAVINGS ACCOUNTS

Building the Foundation for a Lifetime of Saving



Entrepreneur and lifestyle blogger Vera Jeanae, who runs the blog Voice of Vera, remembers well how she learned about the power of savings.

"I remember when I was younger, **I loved going to the bank with my dad to put money into my account,**" said Jeanae. "I look forward to my kids having the same experience with me!"

As the mom of four busy little ones, she likes the idea of giving her children something that can grow with them by gifting Midwest BankCentre Youth Savings Accounts. She also loves the idea that each account "helps them learn valuable lessons about money that they will be able to use in the future."

A Midwest BankCentre Youth Savings Account can be opened with just \$5. With no

monthly service charge or minimum balance, it is available to any kid under the age of 17.

Like Vera, Midwest BankCentre team member Sarah Schaefer knows what a Midwest BankCentre Youth Savings Account can mean for a young life.

"It's the gift that keeps giving," she said. "With its great interest rate and no service fees, it's the perfect savings account to start for my favorite kiddos. I love seeing the kids come into the bank to make their deposits, and I also love being known as the 'banker' in our group of friends. I tell all my friends and family about our Youth Savings Account. I love knowing I am part of saving for their futures."



MBC Foreclosure Prevention Team Partners with Friendly Temple Missionary Baptist Church to Save a Home

Linda Herman's husband passed away in April 2019 after a long battle with congestive heart failure. Like many women of her generation, she had left her family's finances in her husband's hands. She thought their home of twenty years had been paid off—until she **started receiving foreclosure notices from a mortgage company.**

"I didn't get any information until they were ready to pounce," Herman said. "I didn't know what to do."

Luckily, Herman is friends with Tiffany Graham, mayor of her North St. Louis County community, Greendale. Mayor Graham, **a member of Friendly Temple Missionary Baptist Church**, had seen a presentation at the church by **Marcus Adams, head of Midwest BankCentre's Foreclosure Prevention Team.**

"I went to Marcus, and he talked to the mortgage company," she says. "I don't know what he said, but he got my \$1200 payments down to \$800 and **saved my house.** The bank has been a life saver," Herman said. **"They are more community oriented and work with a heart. I am in love with Midwest BankCentre."**

”

Midwest's existence encourages citizens of our community to trust systems that have historically denied them opportunities, and at the same time accelerates the process of building credibility. This partnership allows us to continue to create pathways for current and future community business owners and entrepreneurs, and those wanting to purchase their first homes or restore their properties for future wealth and investment.

PASTOR MICHAEL JONES



Pastor Michael Jones
Friendly Temple
Midwest BankCentre Customer since 2016

SYBERG'S HAPPY HOUR
ABITE — BEER • WINE COCKTAILS
MONDAY • FRIDAY 4PM • 6PM
\$5 1" TOPPING PIZZA
\$3 DRAFTS, BOTTLES, & PREMIUM WELL COCKTAILS
\$5 WINE BY THE GLASS



Conner, Rick and Kirk Syberg | Second and third generation of local, family ownership

Enabling Business

Midwest BankCentre supports more than 6,000 local businesses in the St. Louis region through loans, deposit accounts and treasury management services. Our neighbors own and operate these local businesses and, together, we ensure that St. Louis remains a vibrant cultural destination and business center for generations to come.

2019 BANKING AT A GLANCE:



Keeping Banking in the Family

Mark and Donna Waldman are more than a family of Midwest BankCentre customers—they are also a family of small business owners.

Mark is president of Laurie's Shoes, an iconic local business on Manchester Road for nearly 70 years. He has been at Laurie's for 44 of them.

Mark's wife, Donna, owns Just Me Apparel & Fischer's School Uniforms with her sister-in-law, Rita Waldman. Their school uniform business provides uniforms along with screen-printing and embroidery, which keeps them in touch with parents, teachers and coaches throughout the St. Louis area.

"In this community, it's important to improve the quality of life, especially for kids," Donna says. "We love our business, but we also love this town." Her love of St. Louis is one reason Donna became an MBC customer.

"Our company chose Midwest BankCentre because it's a St. Louis-based bank," she explains. "We like that our money stays in St. Louis."

For Mark, a personal relationship with Midwest BankCentre former CEO Jim Watson opened the door, but he has remained loyal because of the Bank's small-town approach, use of the latest technology, and how it treats people how they want to be treated.

However, the most important thing is the impact MBC has allowed his company to have on the community.

"We pride ourselves on having knowledgeable, long-term, and local employees," Mark says. **"MBC is not just our bank, it's our financial partner. Our relationship has allowed us to remain a strong, St. Louis company."**



Brewing Success at Northwest Coffee through Personal Service



When entrepreneur Jason Wilson bought Northwest Coffee Roasting Company in 2012, he wanted a bank that understood his values and that would fight for him. He found that bank in Midwest BankCentre.

"They were actively working to fix the problems of banking access in predominantly black communities," Wilson said. "I liked that, and I thought they'd be ready to work with me." He was right.

"I started meeting with John Shivers, who immediately introduced me to Jim Watson," he recalled. "How often do you interact directly with the CEO of a bank? He was very understanding of my needs as an African American entrepreneur and willing to work with me to achieve success."

Wilson soon moved his new businesses and accounts to Midwest BankCentre. The longer he worked with the bank, the more involved he became.

"All of my conversations with people at the bank were very fruitful," Wilson said. "They always followed up, and eventually I started getting invited to board retreats with other entrepreneurs."

A member of the City of Clayton's School Board and the St. Louis County Board of Electors, Wilson is active in his community, and he hopes to continue helping the bank advance its mission.

"African American businesses need banks like Midwest BankCentre that will give them a little more latitude than they get at bigger banks," he said. "They're focused on hiring banking professionals who don't subscribe to the status quo."

Wilson would like to work with the bank as an agent of positive change, too.

"I would love to be a connector for businesses coming to town and help the bank make St. Louis become a landing place for growth," he said.

“
African American businesses need banks like Midwest BankCentre that will give them a little more latitude than they get at bigger banks.

MBC@WORK

Helping a Business Support Its Employees



When St. Louis shoe giant **Caleres** wanted to help its call-center employees gain better access to financial services, they turned to Midwest BankCentre's **MBC@Work** program, a unique initiative that provides on-site financial services.

"Some of our employees had experienced problems at other banks," says Director of Consumer Care Kim Corliss. **"A lot of them didn't have access to free checking or had been turned away by banks before. So we wanted to help them."**

"They offer old-fashioned banking," Call Center Supervisor Gil Torres adds. "Our employees were shocked that they could get free checking and financial advice. It's really good for the community."

Available to employers with 15 or more employees who earn more than \$25,000 in average annual income and use Direct Deposit, **MBC@Work is a great way for employers to provide the benefit of better financial well-being to their workers at no cost.** Programs like MBC@Work help employers attract and retain talent, which lifts everyone—employer and employee alike!



Supporting Entrepreneurs with Flexibility

As the owner of her own company, Fully Booked Consulting, LLC, Heidi Miget wanted to implement a new accounting system, but her big bank wasn't cooperating.

"I had learned about and studied a new system that flips conventional accounting on its head, but it requires having multiple accounts at a single bank—the digital version of an envelope system," she said.

"My bank acted like it was a big headache and wanted to charge a lot of fees to manage the accounts." However, when Miget turned to Midwest BankCentre, she found a warm, caring place with a neighborhood bank feeling and no hidden fees.

As Miget put it, **"It feels like they are on my side as a small business owner."**

A photograph of two men sitting side-by-side, engaged in conversation. The man on the left is wearing a dark suit, a white shirt, and a red tie. The man on the right is wearing a dark blue suit, a light blue shirt, and a blue bow tie. They are both smiling and looking towards each other. The background is a plain, light-colored wall with a diagonal line.

Orvin T. Kimbrough
Chairman & CEO

Dr. Flint Fowler
*President, Boys & Girls Clubs
of Greater St. Louis*

Energizing Neighborhoods

The St. Louis region is a collection of neighborhoods, from the flats in the Ville and shotgun houses on the Hill to Central West End mansions, historic homes along the streets of Old St. Charles, across the townships of Illinois, and South City bungalows. Though every neighborhood is different, all neighborhoods are connected by economies large and small. Midwest BankCentre believes that no one community can truly thrive unless all communities thrive. That's why we are committed to making meaningful, long-term investments in communities that lift everyone up so we can all **RISE TOGETHER**®.

Stepping Up for the Boys & Girls Clubs of Greater St. Louis

Midwest BankCentre is proud to support nonprofit organizations that help people rise into their dreams, especially when those people are critical to the region's future. Boys & Girls Clubs of Greater St. Louis is one of those organizations.

"We don't charge families what it actually costs to have the Boys & Girls Club experience," said Dr. Flint Fowler, president of the agency. "On average, we only charge families \$25 a year, but the actual cost is \$5,200."

That's why longtime community partners like Midwest BankCentre are so important. Fowler says Boys & Girls Clubs relationship with the bank goes back many years, with executives like John Stupp and Jack Biggs serving on its board of directors.

In fall 2019, Midwest BankCentre's former CEO, Jim Watson, and his wife co-chaired the agency's annual fundraising gala, its most successful in history. The Watsons attended countless

meetings and secured sponsorships for the record-setting event.

"It was so meaningful, because that is our chance to honor our Club members, our Youth of the Year candidates, and our volunteers," Fowler said.

The bank also helped finance the club's Teen Center for Excellence, a 26,000-square-foot facility that will provide services for youth ages 12-18 in four pillars: education and workforce readiness, STEAM education, leadership and civic engagement, and health and wellness.

"Community banks like Midwest BankCentre are there for agencies like ours, which are not huge depositors, but who share their concern for the success of communities," Fowler said. "They are more intentional about the types of relationships they form, because just like Boys & Girls Clubs, their success is tied to the communities in which they operate."



KARLOS RAMIREZ:

Building St. Louis' Hispanic Community



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"As President and CEO of the Hispanic Chamber of Commerce of Metropolitan St. Louis, I am proud to represent the region's fastest-growing community on Midwest BankCentre's Legal Board of Directors.

The bank has truly been there for the Hispanic community, whether by serving as the Title Sponsor for the Chamber's Hispanic Working Women event, hosting our Business After Hours event or sponsoring our annual Golf Classic and Job Fair for the past three years.

The bank has also supported the community through financial empowerment seminars at community organizations like St. Cecilia Church, LifeWise and Our Lady of Guadalupe Church.

These efforts help Hispanic people succeed as small businesses owners, which supports local employees and their families. Most importantly, the bank understands the Hispanic community's approach to banking and its unique needs. Through financial education seminars and classes, the bank demonstrates its commitment to making St. Louis a more inclusive region and is helping to create pathways to prosperity.

The Hispanic Chamber of Commerce is truly proud to be a valued voice at the table, and I take comfort in knowing that the right people are having the right conversations to help us all **DREAM BIG** and **RISE TOGETHER.**"

Rising Together in St. Charles County



Midwest BankCentre's reach goes beyond St. Louis City and County. Team members Bill Kral and Jenna Bochantin enjoy helping the bank support St. Charles County, too.

"I am involved with Missouri Kids, a nonprofit organization that helps permanently disabled student athletes," Kral said. "The agency holds two fundraisers during the year: the Journey of Hope 'Walk, Roll, Run' and a Benefit Auction. Midwest

BankCentre proudly sponsors both events."

"St. Charles City and County are important parts of our region, historically, economically and culturally," Kral said. "It's a privilege to be able to support these communities."

Bochantin adds that the bank has also supported a number of events at Lindenwood University, including:

- **Lindenwood Basketball Golf Tournament**
- **Lindenwood University Dark Carnival, a community event that includes a safe trick or treat**
- **Lindenwood University Winterfest, a student event held before finals in December**
- **Lindenwood University Easter Egg Hunt, a community event**

"We enjoy the chance to support higher education in our region," Bochantin said. "It's an important part of our community."

Other Midwest BankCentre supported or sponsored community events in St. Charles last year include:

- **Festival of the Little Hills, the biggest arts and crafts show in the area, featuring 300 vendors and more than 50 nonprofit organizations**
- **Woofs for Wellness, a dog-friendly event that includes entertainment, food and a wellness walk. Proceeds go to St. Charles Animal Shelter.**
- **Working Women's Survival Show at the St. Charles Convention Center**
- **Baby/Kid Expo at the St. Charles Convention Center**
- **St. Charles Chamber of Commerce Golf Tournament**
- **Legends and Lanterns Festival, a fun October event where local businesses, including Midwest BankCentre, build scarecrows that are placed on Main Street**
- **St. Charles Chamber of Commerce Sip and Savor Event**
- **Junior Achievement (JA) in a Day at Blackhurst Elementary**
- **Three-year, \$1,500 Athletic Sponsorship at St. Charles High School**





Embracing Diversity *and* Inclusion

We embrace and foster diversity, not just because it's the right thing to do, but also because it makes good business sense. By embracing diversity in people, geography and products, we spark innovation that allows us to better understand and serve all of our customers.

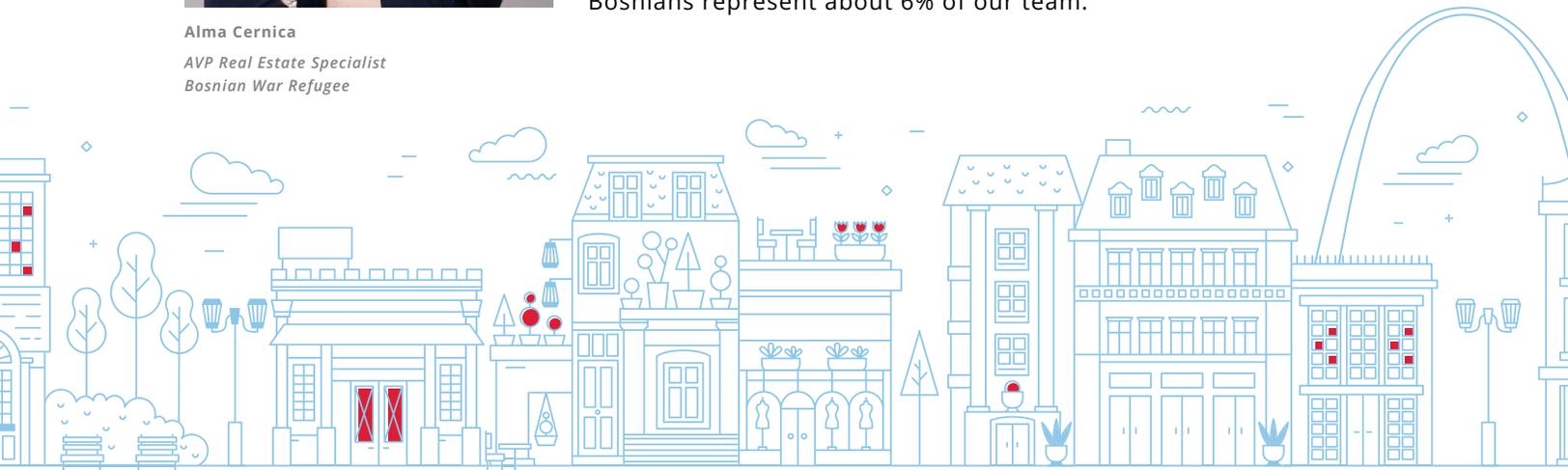
PROVIDING A BRANCH FOR EVERYONE



Alma Cernica
AVP Real Estate Specialist
Bosnian War Refugee

Our 17 full-service locations are located throughout the St. Louis region, in some of the most economically challenged communities to some of the most affluent. Each branch reflects the communities it serves, with many team members working at the branch where they live. Our team members work, worship and volunteer alongside their friends, neighbors and customers.

One of our areas of focus is St. Louis' Bosnian community. We serve many of the more than 60,000 Bosnian War refugees who now call St. Louis home, especially in the South City and South County areas. With 17 Bosnian-speaking team members working at our branches, Bosnians represent about 6% of our team.



Embracing Leaders Who Reflect Our Community

Midwest BankCentre's commitment to diversity and inclusion starts at the top. Midwest BankCentre has one of the most diverse, if not the most diverse, Board of Directors of any bank in Missouri. And, our executive team is 70% diverse.



Ashley O'Neal
SVP Retail Market Manager

LEGAL BOARD MEMBER DIVERSITY

19 total members

4

AFRICAN
AMERICAN

2

HISPANIC

1

ASIAN

1

BOSNIAN

3

WOMEN

EXECUTIVE TEAM DIVERSITY

10 executive team members

3

AFRICAN
AMERICAN

4

WOMEN

70%

OF OUR LEADERS
ARE DIVERSE



Sharing the Wealth *with* Supplier Diversity

Our everyday business decisions reflect our commitment to developing and supporting diverse business owners. Diverse suppliers contribute to our success, foster increased competition and innovation and enhance our ability to provide clients with excellent service. Our diverse suppliers spend has risen from 5.43% of our controllable spend in 2016 to almost 13% at the end of 2019, a **100% increase**.

Natalia Corray

Multicultural Marketing & Business Development
Consultant, *Multicultural Midwest LLC*



As the owner and sole-proprietor of Multicultural Midwest, LLC, I am proud to work with MBC because of its commitment to empowering every member of our St. Louis community to flourish financially, independent of the person's social, economic, ethnic and cultural background. I've benefited from Midwest BankCentre's commitment to diversity and inclusion on a personal level with the kind of autonomy I needed in this stage of my life. My part-time consultant position allows me to fulfill many roles from career woman to active mom, which provides me with work-life balance while contributing to the bank's meaningful work.

Marty Miller

President
Supply Concepts, Inc., Pedro's Planet, Inc., Watsons OC, Inc.



Supply Concepts, Inc., is a Missouri based independent office products and digital printing company. We partner with Midwest BankCentre to provide turn-key solutions from daily consumable products to marketing materials and promotional items. I am proud of our partnership with Midwest BankCentre, as they are a very flexible financial institution we've had the pleasure to deal with over the years on everything from daily banking to real estate ventures.

Vincent D. Reese

Managing Partner
Mickes O'Toole, LLC



Mickes O'Toole, LLC is a full-service law firm dedicated to serving clients as a valued counselor and advocate. As the largest and most successful minority-owned law firm in the St. Louis area, we greatly value the diversity that each attorney brings to our firm and recognize the competitive advantage our diversity provides to our clients. Mickes O'Toole is ranked by the St. Louis Business Journal as a one of the Top 50 law firms in St. Louis and its Labor and Employment Practice is ranked in the Top 10.

Mickes O'Toole is proud of its partnership with Midwest BankCentre. Our attorneys have served as trusted legal counsel to Midwest BankCentre for many years. In addition to providing banking and regulatory legal services to Midwest BankCentre, our Firm is also a customer of the bank and several of our attorneys utilize the bank for their personal needs.

Marie A. Casey

President
Casey Communications, Inc.



Since 2000, we've been privileged to serve Midwest BankCentre with marketing communications strategies, media relations leadership, story-telling and community relations. In 2002, we helped launch the bank's Women Connect program, a testament to the bank's early commitment to cultivating relationships with women-owned companies. Since 2007, I've been able to contribute and learn as a member of Midwest BankCentre's Central/West County Advisory Board as well as a member of the Women Connect Advisory Board.

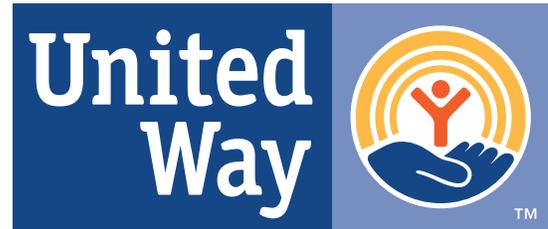
After such wonderful experiences with the bank as a vendor, I moved my business and personal banking to Midwest BankCentre in 2005. I have been delighted by the personalized service I consistently receive and have been happy to refer many friends and families to Midwest BankCentre.



Volunteering *for* Better Communities

STEPPING UP FOR UNITED WAY OF GREATER ST. LOUIS

With more than **80% of employees participating**, Midwest BankCentre's participation in the 2019-2020 United Way of Greater St. Louis Campaign was a record-setter. Employees gave more than \$80,500 to help everyone live their best possible lives in the St. Louis region.



Greater St. Louis

Helping Kids through KidSmart

Since the mid-2000s, Midwest BankCentre team members have supported KidSmart, a St. Louis-area nonprofit that provides free essential tools for learning, empowering children in need to succeed. Each year, KidSmart holds its Push for Pencils Drive. In 2019, Midwest BankCentre team members collected 10,654 school supply items for St. Louis kids. Team members even helped package the supplies for delivery to three city and county public schools.



5,939

PENCILS



991

ERASERS



544

PENS



352

FOLDERS



333

BOTTLES OF GLUE

LEADING THE WAY

With Annie Malone and the Annie Malone Parade

Midwest BankCentre Chairman and CEO Orv Kimbrough served as Grand Marshal at the annual Annie Malone May Day Parade in May 2019. The bank won an award for Most Inspiring Float and it will be the marquee sponsor of the 110th annual parade in 2020.

Kimbrough spent part of his teenage years at Annie Malone, making the visit humbling, moving and powerful for him and everyone who attended the parade.

“The bank’s mission of ‘Rise Together’ fits perfectly with Annie Malone’s mission in life, which is ‘Making Lives Better,’” said Patricia Washington, Vice President of Development and External Affairs at Annie Malone.

Annie Malone Children and Family Services addresses social and educational needs of children and families in crisis and at-risk throughout St. Louis, particularly within the African American community.

“Everyone has an Annie Malone story, and we are excited about working with the bank to tell

the stories of everyday people, including the unbanked, so we can provide the support they need to lead better lives,” said Washington.

Washington added that Kimbrough’s story is especially powerful, because young people can see themselves in him. His experience shows that financial services can be a career path for anyone.

“Midwest BankCentre is committed to working with us to create programs for people of limited resources that are not one-offs, but that are long-term, aspirational and motivational to solve generational problems,” said Washington. “With the bank, we are going from ‘dollars and cents’ to ‘people.’”

Founded in 1888 as the St. Louis Colored Orphan’s Home, the Annie Malone Children and Family Service Center has been part of life in St. Louis’ Ville neighborhood for 75 years, and its annual parade is the oldest of its kind in the nation.



Giving Joy with DICE

Midwest BankCentre's Diversity, Inclusion, Culture and Engagement (DICE) committee supports and promotes a diverse, inclusive and welcoming environment with the goal of recruiting and retaining candidates.

In 2019, DICE also launched the Give Joy campaign. Team members participating in Give Joy go into the four counties we serve with cash in hand (provided by the bank) to perform small, random acts of kindness.

"We started Give Joy so employees can feel how good it is to give back to the communities their branches serve," said Vice President Nicole Ursch. "The bank's goal is always long-term sustainability while continuing to partner with organizations that support our community, but Give Joy gives employees the opportunity to participate in the philanthropy process first hand."



Throughout the course of 2019, nearly 100 employees participated in Give Joy, helping about 650 people.

"Recipients cry, hug and jump up and down in gratitude," said Ursch of the reaction to Give Joy. "Even the employees will shed a tear or two with recipients!"

Raising Taxpayers Up with the St. Louis Tax Assistance Program

For nearly a quarter of a century, the St. Louis Tax Assistance Program (TAP) has helped low- and moderate-income people prepare their federal tax returns, at no cost to participants. **In 2019, more than 20 Midwest BankCentre volunteers spent six weeks helping TAP prepare 2,435 federal returns.**

TAP's eight site locations include three weekday sites and five Saturday sites at libraries, community centers, schools and nonprofits around the region. In addition to saving money on preparation fees, clients leave assured that they are getting all the tax credits they deserve. And the refunds for the 2019 filing season were the fourth highest in TAP's history!

Midwest BankCentre *and the* Jackie Joyner-Kersey Foundation Champion Tomorrow's Community Leaders

It's great partners, such as Midwest BankCentre, that help us move our mission forward to instill in our youth the dream, drive and determination to succeed and Win in Life.

JACKIE JOYNER-KERSEE

Jackie Joyner-Kersey, winner of six Olympic Medals, is considered to be one of the top athletes of all time. Born and raised in East St. Louis, Jackie is committed to ensuring that all children have access to high quality after-school programs, safe recreational places within their communities, and caring adults to help them achieve their dreams. Jackie is the heart and soul of the Jackie Joyner-Kersey Foundation and serves as living proof that kids in East St. Louis can dare to DREAM BIG and if they have the drive and determination, they can accomplish anything they desire.

Midwest BankCentre EVP of Community and Economic Development, Alex Fennoy, served as the Foundation's President for over 9 years, and continues to serve as Board Secretary. Midwest BankCentre supports the Foundation in numerous ways, including financial education and empowerment classes and sponsoring major fundraising events, such as the Sequins, Suits & Sneakers Gala and JJK Golf Scramble.





And the Winner Is... Midwest BankCentre!

2019 was a big year for Midwest BankCentre on the awards circuit, culminating with our biggest national honor to date, the American Bankers Association's Community Commitment Award.

But for the bank and our executive team, winning awards is not the point. The point is the work the rewards recognize and the greater visibility the awards will give our work in the communities we serve.

Our hope is that through these awards, people will see our work to improve local conditions that helps in our region's race to the top, and join us by opening, savings, checking and loan accounts so that we can continue building the Bank of the Future, right here in St. Louis.

The American Bankers Association Delivers National Acclaim

The American Bankers Association (ABA), a highly respected organization that has served the nation's banking industry for nearly 150 years, made Midwest BankCentre one of only eight banks across the country to be honored as Community Commitment Award winners for 2019.

The award, in the area of Community and Economic Development, recognizes the bank's accomplishments in an area directly aligned with its vision to empower people, enable business and energize neighborhoods.

In announcing the award, the ABA acknowledged the bank's innovative partnerships with the City of Pagedale, Beyond Housing and

Friendly Temple Church to open branches in the underserved, largely African American communities of Pagedale and Wells-Goodfellow, as well as its support of the Lemay Child and Family Center and Fontbonne University's Bosnia Memory Project.

The award put Midwest BankCentre on the national stage, spotlighting its leadership in creating a bank where customers' prosperity is vastly improved through greater access to traditional banking services, regional economies receive support instead of barriers, financing strengthens financial ecosystems and high-impact investments change lives by addressing society's many challenges.

Small Business Monthly Recognizes Bank's Big St. Louis Impact

Small Business Monthly magazine recognized Midwest BankCentre multiple times in 2019 for its commitment to the third pillar of its brand, enabling business.

Leading the list of awards is the title of **Best Small Bank in St. Louis**. With more than 16,000 ballots cast in 18 categories, Midwest BankCentre rose to the top. In recognition of the accomplishment, the Bank was featured in the 2019–2020 Business Owner's Guide and Small Business Monthly's annual Book of Lists.

IN 2019, SMALL BUSINESS MONTHLY ALSO:

- **Named Danny Pogue, Executive Vice President and Head of our Commercial Banking Division, as one of St. Louis' top bankers.**
- **Identified Marsha Benney, Chief Operating Officer, as a Wonder Woman for St. Louis small businesses.**
- **Recognized Orv Kimbrough, CEO, as one of the 100 St. Louisans to know.**

The University of Missouri-St. Louis Names Midwest BankCentre CEO a Distinguished Alumnus

The University of Missouri-St. Louis (UMSL) Alumni Association chose CEO Orv Kimbrough as one of five 2019 Distinguished Alumni in October 2019.

Kimbrough earned his MBA from UMSL in 2002. In presenting him with the award, the university acknowledged his role in St. Louis as a leader in both its nonprofit and corporate sectors as well as the community at large.

The Distinguished Alumni Award was established in 1987 as the University of Missouri-St. Louis Alumni Association's highest graduate honor. It is presented annually to five university alumni who have made extraordinary career achievements, distinguished themselves through significant community service or have gone above and beyond in their interaction or support of the University of Missouri-St. Louis.





Bank Your Values to Help St. Louis Dream Big and Rise Together™

Choosing to make a difference in St. Louis can be as easy as choosing where you bank. By banking with Midwest BankCentre, **\$95 out of every \$100 deposited locally stays in St. Louis.** Midwest BankCentre invests capital in neighborhoods where it is most needed, creating a ripple effect in the economy that helps more people **DREAM BIG.** Put your money where your heart is and partner with Midwest BankCentre on your savings, checking and loan accounts. **When you bank your values, we all RISE TOGETHER.**

BANK YOUR BUSINESS:

Our dedicated team can provide ready access to capital on favorable terms, as well as efficient deposit solutions, treasury management and employer solutions, putting your money to work for you.

Business Lending Solutions:

- Real estate loans
- Letters of credit to meet financial security needs
- Specialty programs to creatively fund efforts through such options as SBA 504 loans, tax-exempt industrial revenue bonds for manufacturers backed by the AAA credit rating of the Federal Home Loan Bank.
- Revolving lines of credit
- Term loans
- Business credit cards

Deposit Solutions:

- Business checking, debit card and saving products to keep your funds safe and easily accessible.

Treasury Management and Employee Services

BANK YOUR INDIVIDUAL AND FAMILY NEEDS:

Our team will take the time to get to know your unique financial situation and help you achieve financial success.

- Mobile, on-line and telephone banking
- Checking accounts for different stages in life
- A wide variety of lending options including emergency loans, auto loans, home equity lines of credit and more

BANK YOUR FIRST AND FOREVER HOME:

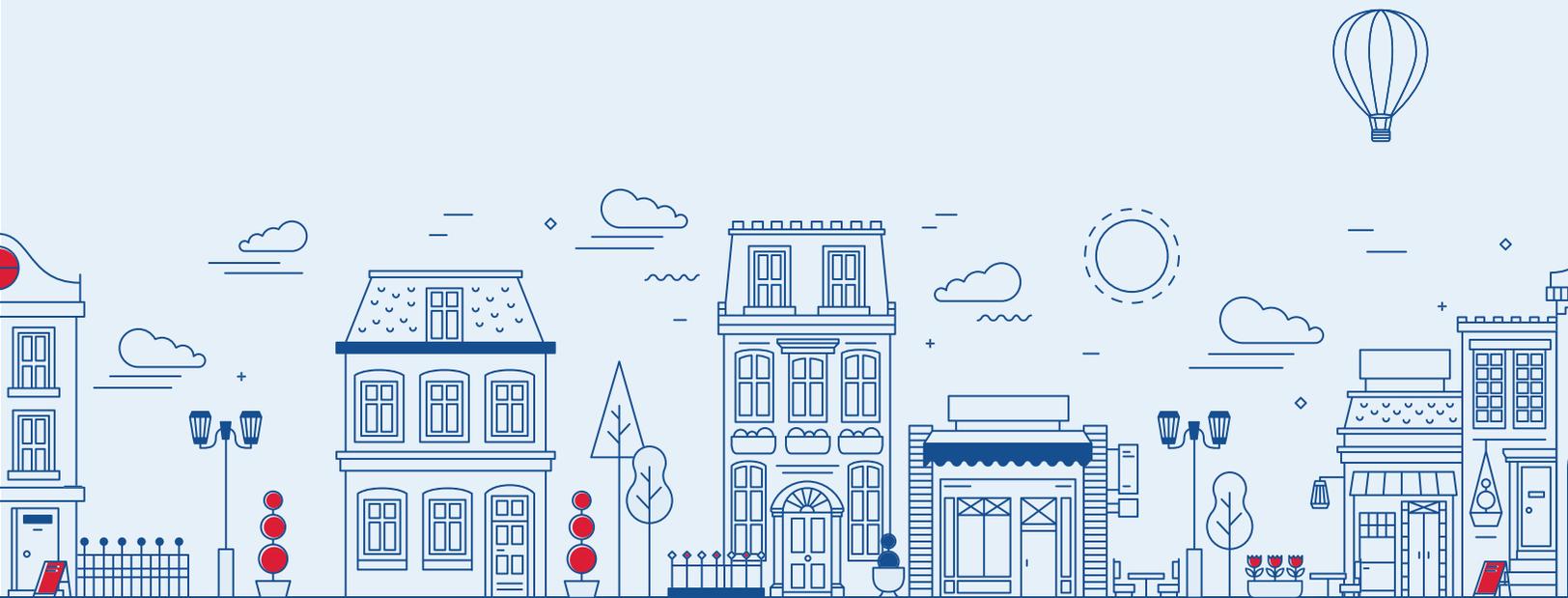
Whether you are buying a new house, refinancing your current home or building your dream home, we team with you to help you select the best loan type for your family and provide streamlined processes for timely closing.

- Mortgages
- Home equity lines of credit
- Affordable home improvement loans

BANKING FOR FAITH-BASED AND NOT-FOR-PROFIT ORGANIZATIONS:

Bank confidently knowing that Midwest BankCentre shares your goal of helping our community thrive, but even more so knowing that your banking needs are supported by

- Low fees
- Competitive interest rates
- Flexible loans and lines of credit (including 501(c)(3) loans for nonprofits)
- Treasury management services
- and a wide variety of merchant services.





Member FDIC

NMLS #685869

**Put your money where your heart is
and partner with Midwest BankCentre
on your checking, savings and loans.**

**When you BANK YOUR VALUES,
we all RISE TOGETHER.**

To find a location near you, visit

midwestbankcentre.com

You can call Orv at (314) 446-3175 or email him at

HeyOrvSTL@MidwestBankCentre.com

DREAM BIG. RISE TOGETHER.







**Midwest
BankCentre.**
RISING TOGETHER[®]

