

RISING TOGETHER

2020 COMMUNITY IMPACT REPORT



**Midwest
BankCentre.**
RISING TOGETHER®

AS WE LOOK BACK AT 2020, we see lives and livelihoods that have been upended. We also have witnessed amazing resolve and resilience. As neighbors and friends, we have been there for each other. As a community bank, we have been there for you — and the St. Louis region.



COMMUNITY
FOCUSED

Our purpose is to **help our regional communities thrive.** Main Street is our street, too, and has been since our founding in 1906.



VALUES
BASED

Every person, every business, every community deserves the right to **DREAM BIG. That begins with access to capital.**



CUSTOMER
CENTRIC

Our customers deserve **customized financial solutions.** We meet you where you are and help you get to where you are going.



A NETWORK
FOR GOOD

We can all play a role in **RIISING TOGETHER**, and it is as easy as choosing where you bank. At Midwest BankCentre, **\$95 of every \$100 deposited locally** stays in the region to build businesses and families.

THE RIPPLE EFFECT STARTS WITH YOU.

“

Systems are either designed to help, maintain status quo or hurt.... Those who have been on the losing end are more likely to stay there unless we collectively change our behavior, invest more, and

EXPECT MORE FROM COMMUNITY-BASED

BANKS who are not insulated from the needs of local communities and businesses.” —COMMUNITY IMPACT REPORT, 2019



ORVIN T. KIMBROUGH *Chairman & CEO*

WHEN I WROTE those words last year, I had no idea what lay ahead in 2020.

I had no idea that a global pandemic would create a tidal wave that would wash over Main Street businesses. I had no idea that breadwinners in our communities would be furloughed from their jobs or lose them all together. And, I had no idea we would lose family members and friends to this virus without even a chance to say our last goodbyes.

Three months later, the second wave hit: the people's protests took to the streets around the country after the death of George Floyd. That event, and others that have occurred since, opened people's eyes to inequities and systemic flaws not only in the justice system, but in housing, health care, employment and education. This has put a spotlight on diversity and inclusion. There is a new awareness of the need to have many and varied voices at the table if we ever hope to address our nation's biggest problems.

In this time of disconnection and social unrest, I find room for hope. Our 2020 Community Impact Report is about resilience. It is about persistence. It is about Main Street and the people who live here. It is about the heroism of frontline workers who showed up at hospitals, at grocery stores and, yes, at banks to ensure that essential services continued uninterrupted. Thank you all.

While there are feelings of disconnectedness, there is also, paradoxically, a new awareness of our interconnectedness. We — Midwest BankCentre and you — are on the threshold of creating a next normal. Because you have chosen to Bank Your Values, your checking and savings accounts and loans create the first ripples of positive change in our communities. Our promise at Midwest BankCentre is that \$95 of every \$100 deposited locally stays in our region to build our local businesses and support the dreams of our local families. In these uncertain times, the fact that each of those dollars will circulate throughout the economy six times, demonstrates the difference you are making by the simple choice of choosing where you bank.

\$95

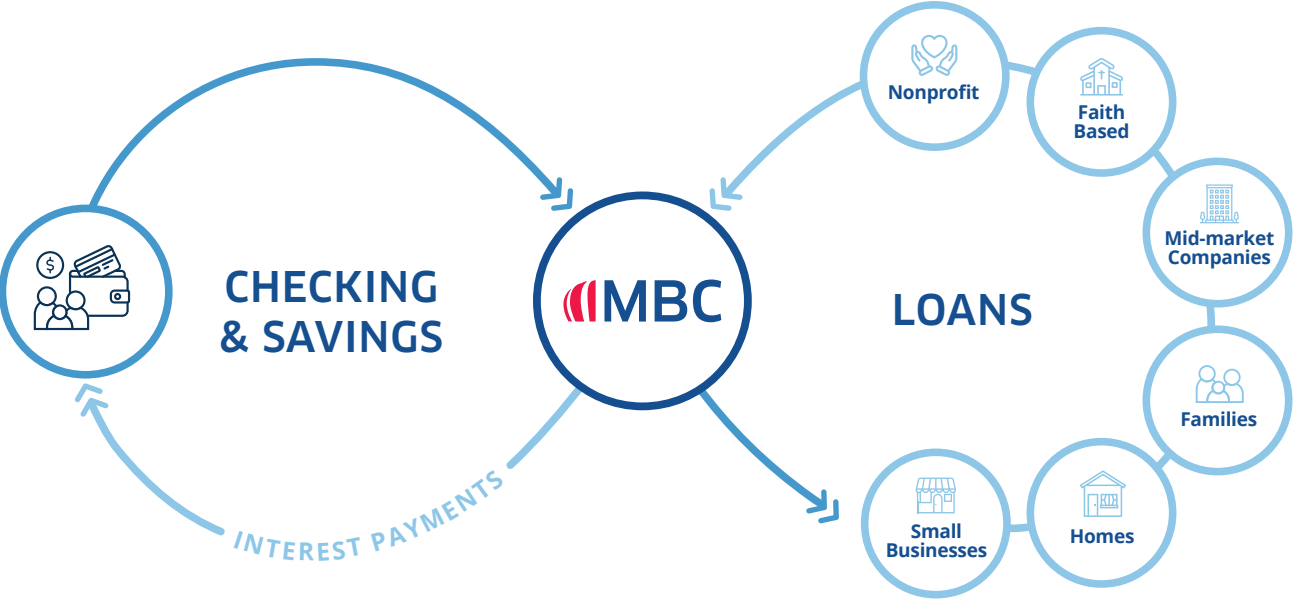
OUT OF EVERY \$100
deposited locally
stays in the
St. Louis region.

Let me take a step back and talk about what we mean when we say, “Bank Your Values.” It is built around these core beliefs: that Main Street must prosper as well as Wall Street; that small businesses and small business owners are the lifeblood of communities and deserve our support. **Most importantly, it means all members of our community need and deserve the opportunity to access reasonably priced capital.** That is the door that opens the way to dreams. Dreams to buy a home, to start or scale a business, to educate our children. This is what it means to **RISE TOGETHER**, to have diverse and vibrant communities, to have a place to dine, shop and bank where we know the cooks, shop owners and team, and they know us. They know that we take two creams in our coffee and that we like our withdrawal in small bills, \$5s and \$10s, or struggle with that one bank app.

It doesn’t matter where you are on your financial journey. We will meet you there and help you get to where you want to be. That could be financing a retirement home in the Rockies, or loaning you emergency funds to help get you back on your feet. Midwest BankCentre has digital and physical locations in some of our most economically challenged neighborhoods and some of our most affluent ones. And, I am excited to announce that we have just opened an office in O’Fallon, expanding our footprint into Illinois. We continue to invest heavily in technology to bring banking to your fingertips with our new online banking services.

“
IT DOESN’T MATTER
where you are on your
financial journey, we
will meet you there and
help you get to where
you want to be.”

EVERY DOLLAR CIRCULATES **6x** IN ST. LOUIS’S ECONOMY



Again, you might think: with all the stresses and all the uncertainty, how can I feel so unabashedly optimistic?

It is because I know communities matter. I am proud of the ways we have pulled together; relationships mean more now than ever.

In this report, we will meet some of the business owners who came to Midwest BankCentre for Paycheck Protection Program loans, because we answered their calls when national banks did not. We helped them through the process because they are our neighbors, and we share a commitment to our communities. You will meet some of our employees who stepped up in their roles as essential workers (and in so many other ways), so our customers knew that their money was safe and available. You will also meet an 81-year-old widow who can stay warm this winter thanks to an emergency Life Happens™ loan by Midwest BankCentre. And, we will take a close look at a study we conducted in partnership with Washington University that measures the regional economic impact your deposits have made in marginalized communities.

In this 2020 Community Impact Report, you will see what it means to be part of our **Network for Good** and the important role you play. Together, we are on the verge of creating a new normal. One that is built on our newfound awareness of our interconnectedness. One that points the way to shared prosperity. Thank you for being a customer of Midwest BankCentre. And, if you haven’t found your way into our doors or onto our portal, please join us. These are exciting times.

Let’s all DREAM BIG and RISE TOGETHER.

ORVIN T. KIMBROUGH *Chairman & CEO*

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COMMUNITY FOCUSED



Our purpose is to help our regional communities thrive. Main Street is our street, too, and has been since our founding in 1906.

BUILDING COMMUNITY THROUGH A Vibrant Main Street

The shock waves of the pandemic hit early and hard on Main Street. By mid-March, a business that sells donuts to one that sells diamonds closed. Service companies that install and maintain heating and cooling systems faced new challenges delivering in-home services to diverse communities from Crystal City to South St. Louis City. Nonprofits that fill such vital roles in our communities faced uncertainty as well. The Federal CARES Act threw out a lifeline, and Midwest BankCentre associates worked well into the nights and

throughout weekends to ensure that our customers could get some relief from the Paycheck Protection Program while the limited funds were available. MBC was also there at this critical time for non-customers who did not receive as much as a return phone call from their national banks. While the businesses vary, they are all vital to the vibrancy of our communities.

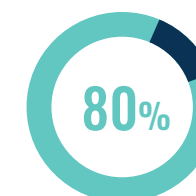
Meet some of these Main Street business owners and nonprofit leaders who are bravely weathering the storm. →

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was a \$2.2 trillion economic stimulus bill passed by the 116th U.S. Congress and signed into law on March 27, 2020 in response to the economic fallout of the COVID-19 pandemic in the United States.

As part of the CARES Act, \$669 billion was designated for the Paycheck Protection Program (PPP), enabling banks to make low-interest loans so small businesses and nonprofits could keep their workers on the payroll, pay rent, and meet other expenses.

1,400+
PPP LOANS SECURED

\$205M+ TOTAL FUNDS
LOANED



80%
OF PPP LOANS
WERE UNDER
\$150K

\$34,179
AVERAGE LOAN SIZE (UNDER \$150K)

19,700+ LOCAL EMPLOYEES IMPACTED BY MBC LOANS

» Visit MBC's PPP Loan Information Hub for more information.
learn.midwestbankcentre.com/ppploans



STRANGE DONUTS

Jason Bockman,
Strange Donuts, Co-Owner

Making Friends, One Bite at a Time

WHEN THINGS STARTED getting strange, **Jason Bockman**, owner of **Strange Donuts** responded with creativity and courage. He admits that panic and fear of the impact that COVID-19 would have on 17 employees at his five shops were his immediate responses. He quickly moved from fear to action. “I will do anything I can to provide for my team.”

First, he offered home delivery to his loyal customers. He was overwhelmed with orders, delivering donuts until 1 a.m. He immediately realized this was not a sustainable solution, so he quickly moved to plan B — applying for a Paycheck Protection Program loan as part of the CARES Act. His bank was slow to respond, so, with the encouragement and endorsement of a friend, he reached out to Midwest BankCentre. “They followed up immediately and held my hand throughout the whole process.”

Jason was fortunate to receive a PPP Loan before the funds ran out. With a sense of urgency, the MBC teams worked long days and weekends to ensure small businesses like Jason’s had access to the limited funds. In just the first four days of the program, Midwest BankCentre employees processed \$100 million in loans, helping ensure that Main Street businesses could survive. With the loan, Jason was able to keep his employees making and serving delicious donuts at all five Strange Donuts locations in Kirkwood, Maplewood, Creve Coeur, St. Louis City and Edwardsville, IL. Jason and his team continue to remain flexible and creative, adjusting to changing city and county ordinances as the virus runs its course.

UPDATE Jason will tell you: “We don’t make donuts, we make friends.” Since mid-March, Strange Donuts has made and sold tens of thousands of donuts...and that’s a lot of friends.



COLLEGE BOUND

Staying Connected in a Time of Disconnection

THEIR MISSION IS TO EMPOWER promising students from economically disadvantaged backgrounds to achieve bachelor’s degrees and successful careers through an individualized and holistic approach. So, what do you do when 550 **College Bound** students and recent alumni in over forty different high schools and seventy colleges suddenly and simultaneously have the academic rug pulled out from under them? You connect.

“Our coaches picked up the phone and called every single College Bound student to understand their individual situations,” says **Scott Baier**, President and Chief Executive Officer. “We wanted to know what the problems were so we could help solve them.” Some students were stranded on their college campuses and needed a safe way home. Others needed help accessing the internet so they could do online learning. “When schools shut down, it sucked a lot of wind out of the sails of our high school students,” Scott says. To help them feel connected to their academics and not lose momentum in their push for higher education, College Bound started hosting fun Zoom meetings every week.

The requests for one-on-one counseling with one of College Bound’s mental health professionals doubled in two weeks, as families faced job losses and other stresses. Many needed help accessing services to address their basic needs. “We wanted our families to know they are not alone.”

The College Bound team quickly realized that, now more than ever, they needed to stay connected to their families. “We exist to help students. This is not the time for us to reduce services or make any cuts to our staff. In fact, it is a time to double down.” A PPP Loan secured with the help of Midwest BankCentre made that possible.

UPDATE Online learning is the new normal in education, and College Bound has been able to keep pace without missing a beat. The PPP Loan gave them the breathing room and time they needed to plan and invest in the necessary tools to keep their students connected and engaged.



Midwest BankCentre went to great lengths to make the process as smooth as possible.

“I can only imagine how hard they worked processing hundreds of loan applications so that businesses didn’t have to trim staff. I really gained a new level of respect and appreciation for their dedication.” Scott Baier, President & Chief Executive Officer, College Bound



Images Courtesy of College Bound

“

[MIDWEST BANKCENTRE] held my hand throughout the whole process.”

Rebuilding Toward the Future

IT TAKES A LOT OF COURAGE to leave a successful career in construction project management to start your own consulting business. But that is exactly what **Marvin L. Johnson, CCA, CCP** did when he started **Construction Management Partners (CMP)** eight years ago. Like many successful entrepreneurs, Marvin put together his business plan taking into consideration every possible scenario from best to worst. But no amount of planning or foresight could have prepared Marvin for the impacts associated with the pandemic.

Built on three decades of industry and business experience, Marvin's enterprise provides professional services to owners within the design and construction industry to improve project outcomes. He is a minority-owned business dedicated to diversity and inclusion.

With BJC HealthCare as one of their largest clients, the impact of COVID-19 was immediate and huge. BJC suspended all of the firm's healthcare portfolio, putting major projects on hold. CMP had to establish a new business model on the fly and evaluate all elements of its operations.

Marvin moved immediately into survival mode. He trimmed and engaged in immediate load-shedding of cost, including payroll. As soon as the PPP Loans were announced, he reached out to his banking partner, Midwest BankCentre.

The PPP Loan and additional funds as part of the CARES Act meant that Marvin was able to keep his team intact and cover some of his operating costs throughout 2020. He sees a light at the end of the tunnel. Unlike some small businesses that were devastated by mandatory shutdowns, design and construction were deemed essential operations and were able to continue. "When the economy began to restart, we weren't starting from zero."

"When I talk to young people who are thinking about starting a business, I talk to them about the importance of establishing and maintaining a banking relationship, and that a community bank is the way to go. Midwest BankCentre understands the needs of small businesses, including the delicate intricacies of operating with limited resources." The right banking relationship can definitely help any small business meet their goals.

UPDATE With great humility, Marvin says it was his survivor instincts that got him through, rather than a matter of "figuring it out." In an educational session he conducted for small businesses in the design and construction industries, he explained, "It is about surviving and rebuilding after this pandemic knowing that none of us will look like we did prior to the pandemic. Customers are looking for greater value, lower costs and faster delivery. So as small businesses, we have to step up to the plate and provide those services at an even greater level." Marvin is a survivor.



Photo Courtesy of Lodie News

Mother's (Day) to the Rescue

IT CAN ONLY BE DESCRIBED AS TERRIFYING. A beloved Main Street business that had been bringing hope and happiness to customers for 137 years was facing the possibility of collapse. With the earliest signals of a global pandemic, **Walter Knoll Florist (WKF)** saw its business dissolve. Their retail stores were shuttered, the funeral business collapsed and weddings plummeted from 60-70 a weekend to zero. And if that weren't enough, the florist had already booked perishable products for Mother's Day. The dilemma boiled down to this: conserve cash and destroy relationships with vendors or bet on Mother's Day.

"I feared we could lose everything," says **Walter Knoll III**, who leads the fifth generation family business. He wasted no time in mapping out a plan. "PPP Loans didn't exist in the beginning and I was concerned we would run out of cash." One of the first things he did was to reach out to Midwest BankCentre, who has been

his banking partner for six years. With ongoing notes and obligations, he told **Eric Whitford**, Vice President, Commercial Services, "I am going to run out of cash in 90 days and will need to increase my line of credit so I can survive. The bank's responsiveness was stellar."

When PPP Loans were first being discussed, there was very little information about what was going to happen; it was all rumor. MBC helped WKF apply the very day they were available and guided them through eight or nine revisions as the federal guidelines kept changing. "I think we were among the first people to get a loan. I can tell you I was quite relieved to see the money hit our checking account. Midwest BankCentre has been an excellent partner. Their communications and follow through has been at a level beyond professional — it has been kind."

If you think the floral business is about flowers, you only would be partially right, according to Walter. "We are in the communications and sentiment transmission business. If you want to tell somebody, 'I'm sorry,' or 'Congratulations' or 'Happy Birthday,' our responsibility is to deliver that message accurately and on time."

UPDATE Mother's Day put that promise to the test. Through a well-thought-out strategy, they delivered thousands of flower arrangements to mothers throughout the region. Not only did it make for many happy moms, but it pointed to continued success for this ever-popular Main Street institution.



Weathering the Pandemic

THOUGH THEIR COMPANIES are miles apart, these two essential businesses shared a common problem and sought a common solution. **Dole Heating, Air Conditioning and Duct Cleaning** is located in South St. Louis City, and their service area encompasses a large Bosnian community and parts of the city and county. **Townsend Heating and Cooling** is located in Crystal City, reaching far into Jefferson and South County. They have been servicing clients for 41 years.

But come March of 2020, what would normally be a busy season preparing for summer heat, customers

were reluctant to let people into their homes. Many were faced with work furloughs or unemployment, making them reluctant to service, replace or repair their air conditioning units. Ten months later and winter approaching, little had changed.

With 19 employees to pay and reduced revenue, **Amra Niksic**, the office manager at Dole, reached out to Midwest BankCentre for help to secure a PPP Loan.



Choosing Midwest BankCentre was a no-brainer for Amra. A long-time customer, she said the customer service is what keeps her with the Bank. **Connie Pesek** helped her fill out the application and answered all of her questions. "She is always available, even responding to my late night emails within minutes," Amra says. "With Connie's help, I was able to secure the loan, keeping our entire staff employed and our families fed."

Linda and Rich Townsend were also worried when they saw the volume of their work slow down. That worry was intensified when they realized their bank did not offer PPP Loans. Linda reached out to Midwest BankCentre, and **Lauren Smith** in the Crystal City branch answered her call. "Lauren was responsive; she took care of me."

Linda had happy tears when she found out their loan was approved. The check would take a couple of days but the relief was immediate. "It was a big burden off our shoulders. I am so grateful to Midwest BankCentre for helping me. I couldn't have done it on my own." That service has led Linda to switch all their accounts to MBC.

UPDATE Both companies survived the first wave of the pandemic and are adjusting to the new normal. Their commitment to their customers remains: to supply essential services in safe and innovative ways.



Linda and Rich Townsend, Owners

When There is More To Be Done

FOR 40 YEARS, **Tom Finan** was a publisher of trade publications, some of which were centered on the construction industry. Tom was discouraged by the lack of effective collaborative efforts in areas like diversity/inclusion, workforce and regionalism. He envisioned an approach that would build a better future for the St. Louis region through inclusive engagement, unbiased communication, and focused action. In late 2013, working with co-founder and attorney **Joe Blanner**, **Construction Forum**, a nonprofit, was launched.

The Construction Forum runs a lean team of three, carrying a hefty workload and with a huge reach. In addition to hosting events, they publish an e-newsletter, which they send out twice a week to 9,500 addresses. Most recently, the team received a small grant to produce a series of video clips and website resources addressing the physical, emotional and mental health challenges facing construction workers in an industry which has been hard hit by the pandemic.

As the Executive Director/Co-Founder of The Forum, Tom knew he and his team would need to seek financial relief. "Our income sources consist of sponsorships, grants and donations. We couldn't be asking for money from businesses who were facing shutdowns."

“

MIDWEST BANKCENTRE
was there for us when
we needed them.”

The Forum got wind of the PPP Loan program and went to the large bank that Tom has been doing business with for 46 years. "Try to find a live person to help you," Tom said. He turned to Midwest BankCentre for help. "I told my team it was job number one. By 4:00, we sent our first application to our contact at MBC to get the underwriting. At 4:15, the Small Business Administration changed the form." Now back to square one, Tom's team and MBC worked side by side over the weekend so they could resubmit the application in a timely way. Their efforts paid off, and The Forum was funded for two months of operations. "They are always there for us when we need them."

The story could end here, but Tom and his team are not done making changes. They have launched Forum 2.0, with a new strategic direction. A diverse board of directors has been recruited

and installed. The new vision features a digital hub and a leadership institute, coordinating council and knowledge lab. Their updated mission statement is, "To facilitate the collaboration of all the stakeholders in the St. Louis region's built environment in creating inclusive, robust employment and economic growth."

UPDATE Their vision is big, and it couldn't be more important in these times. Thank you, Tom and the Construction Forum team. Midwest BankCentre shares your hopes for our community.

THE CONSTRUCTION FORUM



EYE THRIVE

Facing the Future with 20/20 Vision

IN THE MIDST OF THE UPHEAVAL that affected families and businesses, this nonprofit was singularly focused. "We knew right away that COVID-19 was going to have a huge impact on our low income children, so we immediately pivoted and shifted our services," explains **Kate McKearn**, Executive Director of **Eye Thrive**.

Founded in 2004, Eye Thrive's mission is to ensure that no child fails to thrive because their family can't afford to buy glasses. With a PPP Loan from Midwest BankCentre, they were not only able to continue their program, but to expand their services to provide free replacement glasses to any child between four and 18 years old with a current prescription from either Eye Thrive or an outside provider.

"Many families were facing adversity and many kids needed replacement glasses, whether they lost or broke them, or they left them at school before the closures." By July, their Eye Thrive Mobile Clinic was back on the road visiting schools and libraries to offer free eye exams and glasses. In a COVID-safe environment, they have conducted more than 600 eye exams and provided more than 700 pairs of glasses. The numbers are impressive, but the true power of the program shines through when you see the enormous impact a pair of glasses can have on just one child. Multiply that times thousands.

Before Kate joined Eye Thrive, she was a 5th grade teacher, and one of her students had a particular impact on her. When the little boy joined her class, he was reading two years below grade level. He was on medication for attention deficit and hyperactivity and came to her class with a big stack of previous behavior referrals — a lot of in-school and out-of-school suspensions. "I realized early on that he was struggling to see the board, so I worked with his mom to get him an eye exam and a pair of glasses. By the end of the year he was reading at a 6th grade reading level, he was no longer on medication and he was one of the best behaved kiddos in 5th grade. The impact a pair of glasses can have is vast!"



SINCE MARCH
700+
PAIRS OF
GLASSES

600+
EYE
EXAMS



Helping a Family Business Continue to Shine

THE DIAMOND FAMILY is a family business in every sense of the word. **Michael Haddad** and his brother own the 42-year-old fine jewelry store in St. Louis County. His brother does the marketing, his aunt is the bookkeeper, and “my mom and dad trickle in here and there.” In addition, he has 10 employees who he regards as family.

The Diamond Family sells engagement rings, wedding bands and custom jewelry. “We were going gang busters. It was shocking to go from back to back strong months at the beginning of 2020 and then in March, everything just went to crickets. For me as a business owner, my sole fundamental job is to provide a paycheck to my team. It is a very humbling experience to go through.”

Not only was he hearing crickets at his shuttered showroom, he was also hearing crickets from his bank. Michael did what any entrepreneur would do: he took things into his own hands and acted quickly.

On April 1, he jumped on Facebook and asked if any of his friends had applied for relief funds through the CARES Act and if they knew if you could apply early. A friend saw it and passed on the post to a commercial lender at Midwest BankCentre. Within an hour, MBC reached out and got the loan process underway. Michael says the one vital lesson learned is that it is important to have a good local bank.

On April 20, Michael emailed this note: “Hey gang! I just wanted to take a minute and say my sincerest thank you. Every step of the way was so smooth with your guidance. We received the funds today and will be having one incredible phone call with our staff on Friday to let them know the good news.”

UPDATE With anniversary trips, special birthday celebrations and fancy dining experiences put on hold for many, the jewelry industry, including The Diamond Family, has flourished. Michael has added another member to the team as crickets have been replaced by crowds.



Alex, Anthony and Michael Haddad
The Diamond Family



“

THE ONE VITAL LESSON LEARNED is that it is important to have a good local bank.”



FIREWORKS CITY

Treasury Management, were able to provide Fireworks City what they needed, just when they needed it. Midwest BankCentre helped them with all their financial needs even when the future of fireworks sales was uncertain.

As it turned out, community fireworks shows were cancelled, making barbecues and backyard fireworks displays all the rage.

With product flying off the shelves from their 140 locations, keeping items well-stocked was paramount. Again, MBC was there to help. Jami Waldron worked with Fireworks City on a software point-of-sale system that allowed them to keep track of their inventory much more efficiently.

“Once people experience fireworks up close, they are hooked,” Mark says. With business — and fireworks — booming, Mark and Tom helped spread some all-American cheer during a tumultuous year.

THIS WAS A BOOMING YEAR for fireworks. Just ask **Mark Loyd**, who has been in the business for 60 years as owner of **Fireworks City**.

In the fall of 2019, long before the pandemic was on anybody’s radar, Mark and his right-hand man, **Tom Dixon**, were placing extra-large orders with their overseas manufacturers to take advantage of favorable exchange rates. Months later, the U.S. economy was shut down and people were sequestered in their homes. Would anybody be buying fireworks?

“It turned out to be a perfect storm,” says **Chris Graflage**, Midwest BankCentre VP, Commercial Banking. Chris, along with his colleague, **Jami Waldron**, SVP,

MBC WORKED WITH FIREWORKS CITY ON A POINT-OF-SALE SYSTEM that allowed them to keep track of their inventory much more efficiently.



Midwest BankCentre was honored to receive the **2020 Best Small Bank Award** from **Small Business Monthly** for the second year running.



More than 18,000 individuals voted in the annual survey and the best companies were chosen in 19 categories. We thank each of our customers for the opportunity to earn their business and for the trust they place in us.

See [page 36](#) for more recognition & awards.

BUILDING COMMUNITY

One Relationship at a Time

THE SUCCESS OF OUR COMMUNITY RELIES HEAVILY IN THE SUCCESS OF THE ORGANIZATIONS THAT ARE DEDICATED TO SERVING IT. Nonprofits work to stabilize people's lives and help them get on the path to social mobility. Human and social capital, assets like education, training, life skills, and a spiritual home serve as stepping stones to participate more fully in economic activity.

Midwest BankCentre understands the vital role of nonprofits and faith-based organizations. We support them not only through loans, deposit accounts and treasury management services, but through true partnerships.

NEARLY
500

501(C)(3)
ORGANIZATIONS
SERVED

OVER
\$50M

DEPOSITS FOR
501(C)(3)
ORGANIZATIONS

OVER
\$50M

LOANS FOR
501(C)(3)
ORGANIZATIONS



Committed To Do More

AS THE SPIRITUAL LEADER OF **Living The Word Church**, **Pastor David Hawkins** understands the power of community in changing lives. What started as a two-person bankrupt church in East St. Louis, IL in 1998 has grown to 700 people strong. Their impact on the region can be measured in the 25,000 meals they have provided since the pandemic, the 450 hours of tutoring to children who were falling behind on their reading proficiency, and the almost \$500,000 of debt that church members have shed through the financial literacy programs offered at Living The Word.

Pastor Hawkins sees the opportunity to feed more families, tutor more children and help more people get out from under debt by expanding the church's reach in the community. The plan is to convert an old country club in Collinsville, IL into a church, which will require \$3 million in repairs and renovations.

As part of the seven-member business team, Pastor Hawkins began to shop for a financial partner.

We wanted to have a face with the loan, not just a loan. We didn't just want money, we wanted a partner." Midwest BankCentre was the perfect choice. "They are just what we were looking for. IT IS SO MUCH MORE THAN A TRANSACTION; WE ARE BUILDING A LONG-TERM PARTNERSHIP."

LIVING THE WORD



David Hawkins,
Living the Word Church



FEED MY PEOPLE

"It provided us with the assurance that we would be able to stay open and to continue to serve the community during this very difficult time."

Karen Lanter, Executive Director of Feed My People

Feeding Families in Need

FOOD INSECURITY IS NOT A NEW PROBLEM. FOR MANY SENIORS AND FAMILIES LIVING ON FIXED INCOMES, THEY HAVE HAD TO CHOOSE BETWEEN PAYING BILLS OR BUYING GROCERIES FOR YEARS. **Feed My People** has been there for them, giving them hope. The nonprofit is one of the region's largest, oldest and most robust food pantries, stocked with an assortment of canned fruits and vegetables, cereals, soups, stews, canned meat and seafood product, pasta, rice, peanut butter, jelly, beans, and much more. Fresh food including dairy, meats, fruits and vegetables are also distributed based on daily availability.

An army of more than 400 volunteers, dedicated staff and board of directors typically deliver help to more than 1,000 people a week in St. Louis and Jefferson Counties. For a time, increased federal government support in the form of \$1,200 checks to individuals and enhanced unemployment benefits, helped people stay above water. "With those funds now depleted," explains **Karen Lanter**, Executive Director of Feed My People, "we are seeing a 6-8% increase in the need for help; new faces coming in with emergencies. It is people who typically have never been to a food pantry before.

We want the public to know that we are here for them and they will be treated with respect."

Feed My People has been active in South County and High Ridge, Missouri since 1982 and relies on generous donations from the community to keep the pantry shelves stocked. Midwest BankCentre has been a banking and community partner since 1996 and has conducted an annual food drive to benefit Feed My People for each of those years. (See related article on [page 38.](#))

In addition to handling their ongoing banking needs, **Eric Whitford**, Vice President, Commercial Services, is a hero in Karen's eyes. "Twenty-four hours after the government opened the Paycheck Protection Program to small businesses and nonprofits, Feed My People was approved for a loan, all thanks to Eric." With that loan, Karen was confident that they could keep the staff on board and pay their bills. "It provided us with the assurance that we would be able to stay open and to continue to serve the community during this very difficult time. Midwest BankCentre has been a tremendous partner to us."



VALUES BASED



Every person, every business, every community deserves the right to DREAM BIG. That begins with access to capital.

WHAT IT MEANS TO Bank Your Values

When we invite you to Bank Your Values we are asking you to make a difference in the St. Louis region. Banking your values means exercising the power of your dollars by placing them in banks that align with your personal beliefs. At Midwest BankCentre, your checking and savings deposits create a ripple effect that touches families, neighborhoods and communities and can impact our region profoundly. We believe that the power to buy homes, fund educations, start and scale businesses should belong to everyone. Our promise is to take your deposits and invest them responsibly in all people. At Midwest BankCentre **\$95 out of every \$100 deposited stays in the St. Louis region to build St. Louis area businesses and families.**

Midwest BankCentre completes the cycle by issuing credit and making loans to people and businesses in the region. Each of those dollars will circulate throughout the regional economy 6x on average. That economic activity supports local people and businesses. It brings jobs to communities and creates tax revenue that supports teachers, firefighters and other essential services. Banking your values means that hard-working immigrant families can buy a home. It means that an 81-year-old widow can stay warm this winter, and that a minority-owned business can expand its services to meet the needs of the community. The stories on the following pages highlight the impact that your dollars have in our community.

WORKING TOGETHER WE CAN:

FURTHER REGIONAL PROSPERITY	FUEL THE GROWTH OF THE REGION'S ECONOMY	FINANCE SOLUTIONS TO SOCIETAL CHALLENGES
by improving the financial health of individuals and businesses and extending banking services to the financially excluded.	by moving beyond individual transactions to proactively finance and strengthen entire communities.	by placing capital in high-impact investments.

When you **BANK YOUR VALUES**, you help create the conditions for all to **DREAM BIG**. By banking your values, we all **RISE TOGETHER**.

IT ALL STARTS WITH Access to Capital

TO DREAM BIG means you have the resources to pursue an education, own a home, start or scale a business. **RISING TOGETHER** means everyone has access to those resources; everyone has access to capital. *It is the starting line.* And while some may run faster and some might run further, everyone deserves a chance to enter the race.

AT OUR BANK, we profitably extend credit to people who have been shut off from the starting line. Business owners who have been turned away time and time again. Families who may live paycheck to paycheck, which is almost 80% of U.S. workers.* When the unexpected happens, they need a financial partner that is there for them in life's ups and downs.

*Careerbuilder.com, 2017 Report

When Life Happens



Patricia Buckley, Personal Banker

SHE ASKED THAT HER NAME NOT BE USED, BUT SHE WANTED HER STORY TO BE TOLD. Her gratitude to her personal banker, **Patricia Buckley**, at the Lemay branch could not be more heartfelt. J. is an 81-year-old widow who now lives with her disabled son. She is plagued by many of the infirmities of old age, requiring numerous doctors appointments and incurring medical expenses that had drained her finances.

On the first cold day of winter, she discovered the furnace in her old home had quit. It needed to

be replaced and she didn't have the needed funds. With bad credit, she feared she was facing the prospect of no heat all winter. "I just prayed to God and it happened. I went into the bank applying for a loan and Patricia kept working the numbers until she got me one." J. has been a customer for seven years and she couldn't be more pleased with the relationship. "They have been just super and we are good and warm for sure."

LIFE HAPPENS™ WE CAN HELP.

Life Happens™ is Midwest BankCentre's collection of lending and banking solutions, made for those with less than ideal credit.

**SMALL BUSINESS UNSECURED
EMERGENCY LOANS**

**PERSONAL UNSECURED
EMERGENCY & PAYDAY
ALTERNATIVE LOANS**

CREDIT BOOSTER CD LOAN

LIFE HAPPENS™ CHECKING

SECURED CREDIT CARD

100% MORTGAGE FINANCING



Photo Courtesy of St. Louis Business Journal / DJLP VISHWANATH

Ozella Foster-Robinson

Meet Ozella.

Ozella Foster-Robinson is a 70-year-old Black funeral director with a dream that remained unfulfilled for years because of her inability to get a bank loan.

Foster-Robinson has been in the funeral industry for 39 years and has long wanted to replace the 2,000 square feet of space she leases for her business, **Foster's Services for Funerals**, in the basement of St. Luke Memorial Baptist Church north of Grand Center at 3623 Finney Ave. Her dream was a new, larger funeral home in the historically Black Ville neighborhood, where she grew up.

She began seeking a loan of \$1 million or more about six years ago. She applied at six banks and was rejected each time. "I think the so-called mainstream banks only saw me as a African-American female with a determination to stay — a Black woman who refused to leave the community."

"By the grace of God, two ministers introduced me to Hope Jones-Fisher, owner of Hope Jones & Associates," Foster-Robinson said. "She is a strong, experienced African-American businesswoman who assists churches, commercial borrowers and business owners find funding to support their proposed projects."

Jones-Fisher led her to Midwest BankCentre and **Alex Fennoy**, Executive Vice President of Community and Economic Development. After six years and six rejections, she was able to secure a loan with Midwest BankCentre and the Small Business Administration (SBA) for a new, 10,000-square-foot funeral home in the Ville neighborhood. She hopes to open in the fall of 2021.

"It means a lot. I'm going to be able to serve the community and be there for them in the dark hours," she said. "And I can leave a legacy for my four daughters and son."

“It means a lot. I’m going to be able to serve the community and be there for them in the dark hours.”

Ozella Foster-Robinson

Looking Out for Minority Business Owners

“
THE LEVEL OF
HUMANITY
AND EXPERT
SERVICE at MBC
was the exact
opposite of our
national bank.”

Theo van Blyenburgh,
Principal, Blij

61
LOANS
\$8.5M
DOLLARS

Loans processed by
Midwest BankCentre
as part of the
partnership with
NMSDC

AS THE ECONOMY CAME TO A SCREECHING HALT, small business owners reached out for help offered by Paycheck Protection Program loans. The stakes to get relief were high, but for minority-owned businesses, the challenges and barriers were even higher. **Nationally, only 2% of PPP Loans went to Black-owned businesses and 7% went to Hispanic businesses**, which significantly underrepresented their share of the population. Women were also significantly underrepresented, at 16% of loan recipients.

According to a survey by the **National Minority Supplier Development Council (NMSDC)** of its certified minority business enterprises, as of mid-April, more than 60% of those surveyed had not yet secured their funding, leading to frustration and disillusionment about the prospect of receiving PPP support.

After seeing the level of disappointment and distrust in the federal relief program, NMSDC President and CEO **Adrienne Trimble** saw a need to explore new avenues. She explains: “I knew it was time for NMSDC to take care of our own, and so I began making calls. Midwest BankCentre was one of the first banks the NMSDC approached and it was the first to say “yes.” As a values-based bank, MBC believes all communities, including marginalized ones, deserve access to capital.

Theo van Blyenburgh can attest to the frustrations he was facing. He would

describe his situation this way: “I was in the bottom of the 9th inning, two outs, two strikes.” Theo is the Creative Director and Principal of Blij, a Minneapolis-based creative agency. Attempts to secure a PPP Loan for his agency were down to one final try. He initially went to his national bank where the entire PPP Loan platform was online. It failed. The bank had a completely robotic PPP Loan application process with no resident experts whatsoever who could assist. His second attempt failed. As a minority business owner, Theo turned to the National Minority Business Consortium in partnership with MBC as his third and final try.

“The level of humanity and expert service at MBC was the exact opposite of our national bank. We were truly impressed with the knowledge and speed of the MBC team,” Theo says. “All the people at MBC were super responsive and got back to us right away. Within three days of submitting our application, we had a loan. Midwest BankCentre walked up to the plate and hit a grand slam.”

Because of the loan, Theo was able to retain his team of employees and contractors at his boutique agency.

As part of the partnership with the **National Minority Business Consortium**, MBC processed 61 loans totaling over \$8.5 million. Helping Main Street businesses is what we do. And to use Theo’s analogy, that equals a lot of grand slam home runs.



National Minority Supplier
Development Council

THE NMSDC is one of the leading minority business development organizations in the United States. It supports the economic sustainability of certified minority business enterprises and advances supplier diversity by facilitating procurement opportunities between its certified minority businesses and their network of corporate members.

HELPING OUR IMMIGRANT COMMUNITIES Dream Big



Vilma Ramirez & daughter

Finding Their Way Home

THEY CAME FROM HONDURAS, THEIR NATIVE COUNTRY, because friends had told them St. Louis was a welcoming community. That has proven to be true. **Vilma Ramirez** and **Carlos Argueta** moved here 11 years ago and have put down roots. They initially lived in one-bedroom apartments until a growing family and the dream to own a home brought them to Midwest BankCentre. “As the kids grew, sharing one bedroom and not having a backyard became very difficult for everyone. We didn’t go out as much, trying to save. Our dream to buy a home was not for us, it was for our children. To give them more freedom, and the opportunity to enjoy their own place to play.”

Vilma learned about Midwest BankCentre through a friend. She contacted the bank and talked with a Spanish-speaking employee who not only helped her understand the paperwork requirements, but also helped her fill out all the forms required to obtain a home loan. “Midwest BankCentre’s interest rate was great. I wish more Hispanic members of our community, particularly low-income ones, would take advantage of this. I think many would jump on the chance to own a home. What they need is someone to advise them like Midwest BankCentre did with us.”

“When I look back to 8 years ago and I remember ourselves in that first apartment, with our first child and look at ourselves now, I realize it was all worth it,” Vilma says. With the help of MBC, Vilma, Carlos and their two children, ages nine and three have put down roots in our community. — *Y están muy bienvenidos aquí!*

FOR OUR ITIN CUSTOMERS

Are you an ITIN holder? If so, you should know that there are a broad variety of financial tools available to put you on a path to prosperity. The first step is to secure a banking partner who can support your short-term needs as well as your long-term dreams.

In choosing a financial partner, here are a few key questions to ask yourself:

- Do they share my values around the importance of family, community and securing an education for my children?
- Do they accept alternative forms of ID such as ITINs for the full line of financial products I may need?
- Do they have Spanish speakers on their team who can help me navigate financial matters?
- Do they have programs that can help in an emergency?
- Do they have products that will help me save?
- Do they offer competitive rates?
- Will they support my small business, and do they support organizations interested in increasing opportunities for my community?

At Midwest BankCentre, the answer to all these questions is yes.

Banking on the Future

WHEN THE TEAM AT MIDWEST BANKCENTRE'S BEVO MILL LOCATION LOOKS OUT THE WINDOWS OF THEIR NEWLY OPENED BRANCH, THEY SEE THE FUTURE.

They see seniors who will be able to downsize, selling the homes where they once raised families and moving into new affordable senior housing. They see young, growing families and first-time homeowners raising their children in a flourishing community.

That vision became reality in November, 2020, when Midwest BankCentre donated a full city block (1.9 acres) in the 4900 block of Gravois Avenue to **Tower Grove Neighborhoods CDC**. In mid-November the bank opened their new location across the street from the future Crossroads Senior Housing development.

"Midwest BankCentre is the star of the show," said **Sean Spencer**, executive director of the TGNCDC. But, actually, there are many stars. "Customers will find familiar faces ready to serve them," said Midwest BankCentre President **Dale Oberkfell**, who worked closely with TGNCDC on the donation. The community will shine more brightly.



Trinity Park

REAL ESTATE DEALS ARE ABOUT A LOT MORE THAN PROPERTY. THEY ARE ABOUT PEOPLE.

In the case of **Trinity Park Apartments**, they are about providing affordable housing to hard-working families and seniors. They are about supporting the communities where these families live.

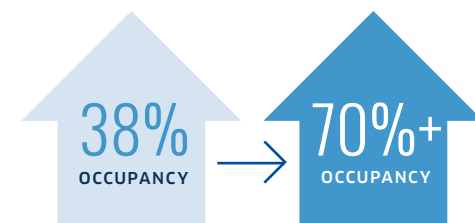
When the new owners partnered with Midwest BankCentre to refinance their 490-unit multi-family housing project, they had already invested in improvements that helped raise the occupancy rate, which was a meager 38 percent when they purchased the property. Today the 388 family and 102 senior community units in North County are over 70 percent full. That translates into hundreds of people who now have affordable housing in a well-managed complex.

The formula that makes it possible is simple. It starts with a shared vision and MBC's commitment to serve all communities in the region. **Chris Imming**, Regional President, Commercial Banking, could see that the owners were committed to improving and maintaining the property. Clearly, it was a project that was not only good for the tenants, but also for the surrounding community. It provided affordable housing for hard-working families and fixed-income seniors, but was also profitable for the owner. More planned renovations and the addition of professional property management, led by the **Sansone Group**, is continuing to make a big difference. Turnover is now low; when families get in, they stay in. As word is getting out, occupancy is getting higher. The owners are investing time and money into the property, which translates into providing affordable housing in a first class way.

Midwest BankCentre finances solutions to societal challenges, like affordable housing, by placing capital in high-impact investments. We create a ripple effect in the economy that gives the most people a shot at winning.

“WE ARE DELIGHTED to remain in the neighborhood as a key financial engine for the ripple effect this development will spur locally.”

Jaimie Lance,
Senior Vice President,
Director of Facilities



Getting to 'Yes'

MEET A RECOGNIZED LEADER IN COMMUNITY DEVELOPMENT

ALEX FENNOY IS A BELIEVER. He believes in possibilities. He believes in building tents big enough to include everyone. And he believes that a simple "yes" can transform families, communities and ultimately the St. Louis region.

Alex's beliefs and his dedication to leading a team to fulfill them has been recognized by the banking industry, who recently honored Alex with the **George Bailey Distinguished Service Award**. See side bar.

Alex joined Midwest BankCentre 11 years ago as Executive Vice President of Community and Economic Development (CED), with almost three decades of commercial banking already under his belt. Alex was offered a blank canvas to reimagine community banking. The ownership and leadership of Midwest BankCentre entrusted him with that challenge: "Show us how to do it right, not just checking boxes but paving a pathway for real change."

Since he said "yes" to the job, Alex has been a torchbearer leading a team to fulfill the bank's many efforts at ending racial disparities around access to traditional banking and loans. Alex grew up in East St. Louis, so he knows what it means to live in an unbanked, marginalized community that has historically been locked out of mainstream banking. He knows what it means to hear "yes" or "not yet, but we can help you get to a 'yes.'"

Midwest BankCentre is unique in its willingness to invest the time it takes build trust, to create community and faith-based partnerships, and to bring people along.

That trust does not come easily. Alex realized that faith-based organizations and nonprofits are critical partners. So together with his team, he has built coalitions with many community groups, focusing on affordable housing, community development and credit counseling. They include Better Family Life,



THE AMERICAN BANKERS ASSOCIATION (ABA) recently recognized Alex with the **George Bailey Distinguished Service Award**, the highest individual honor given to a non-CEO bank employee who "demonstrates outstanding initiative, is highly effective and inspires others, particularly in local communities." The George Bailey Award is not only an honor bestowed on Alex, but shines a spotlight on MBC and our region as a leader in community development.

Justine Petersen, Beyond Housing, the Urban League of Metropolitan St. Louis and more recently, Living the Word Church Fellowship in Collinsville, IL, (*See related story, page 16*). These relationships truly transform lives by creating pathways for community business owners, entrepreneurs, and first-time home owners.

While widening the tent happens by building relationships one at a time, CED is a comprehensive, market-based approach to fighting poverty. Driven by stakeholders of marginalized communities, Alex and his team leverage private capital with public resources and community-based expertise to meet basic needs, to stimulate growth, and to create economic opportunity for people who have been marginalized.

Reshaping the region is a big task that takes time and a "want to" attitude. The goal is to make everybody's lives better, and that is different for everybody. "Some of us want lots of money, some want lots of fame. Others just want to be better off than they were before," Alex explains. Regardless, the impact on communities is immense. It is that first stone, that first "yes" that creates a ripple effect that expands beyond neighborhoods to communities, to regions...**RIISING TOGETHER**.



CUSTOMER CENTRIC



Our customers deserve customized financial solutions. We meet you where you are and help you get to where you are going.

HIGH-TOUCH AND HIGH-TECH APPROACH TO Customer Convenience

Midwest BankCentre takes a high-touch and high-tech approach to offering our customers customized financial solutions. We believe in investing in technology to best serve our clients, enhancing the client experience by offering the right financial solutions at the right time via the right channel. This year, Midwest BankCentre launched several

new platforms, created new services, and even acquired a company to better connect our clients and bankers.

Our **DIGITAL-FIRST APPROACH** is about maintaining our personal relationship with you, regardless of where you are or where you want to be.

CAN'T GET TO A BRANCH LOCATION?

No problem! With online account openings, you can [open deposit accounts online](#) without having to leave your home.

WANT TO BANK FROM ANYWHERE, ON ANY DEVICE, AND AT ANY TIME?

Now you can, with our new [online application solution](#) and [mobile banking platform](#).

LOOKING TO MOVE INTO A NEW HOME OR REFINANCE AT LOW RATES?

Our best-in-class [online mortgage application solution](#) is here for you.

WONDERING HOW TO HARNESS YOUR SMALL BUSINESS'S DATA TO DRIVE INNOVATION AND ACCELERATE GROWTH?

Check out our new data analytics company, [Rising Analytics](#). (See p. 29)



EXPANSION INTO ILLINOIS

At Midwest BankCentre, we work hard to meet customers where they are, both physically and digitally, to help them get to where we want to be. While we have always served those in the Metro East, as of September 2020, we solidified our commitment when we opened a loan office in O'Fallon, Illinois, helping ensure that all people have access to mainstream banking and credit at competitive prices.

The office brings added convenience to the hundreds of Illinois families who financed their homes through MBC, including military families stationed at Scott Air Force base. The office serves businesses, nonprofits, families and individuals living and working in the region, including dozens of commercial customers that received Paycheck Protection Program (PPP) loans through the bank.

The office is staffed by employees who live in the Metro East, adding friendly and familiar to convenient.

Economic First Responders Step Up to the Challenge

THOSE FAMILIAR with Greek mythology know of Hercules. Son of Zeus, he was born with incredible strength and stamina. He is a much admired character who was strong and courageous, whose deeds were mighty, and who endured the hardships he encountered with confidence and determination. The challenges facing Midwest BankCentre and its 270 associates when the national shut down was announced were Herculean.

As **economic first responders**, we provided essential financial services to tens of thousands of customers while ensuring that the health and safety of both the public and the MBC internal teams remained paramount.

It took every single employee and all teams working together to get the job done: to pivot and adapt while ensuring that customers had access to their cash, that their deposits and loans were being processed accurately and securely, and that the facilities were clean, safe and sanitized.

Within two weeks of the shut down, equipment and systems were in place so 70% of the workforce could work remotely. Make no mistake: Midwest BankCentre is diligent in scenario planning. The leadership team



As economic first responders, we provided essential financial services to tens of thousands of customers while ensuring that the **HEALTH AND SAFETY** of both the public and the MBC internal teams remained paramount.

270

MIDWEST BANKCENTRE
EMPLOYEES INVOLVED IN
OUR COVID-19 RESPONSE

practices “what if” scenarios for imagined crises. But, responding to a real crisis in real time takes verve and flexibility.

There are stories of MBC families who abandoned spring vacations mid-trip to return to St. Louis and tackle the challenges ahead. There are stories of employees who made tremendous personal sacrifice by quarantining from their families. Internal teams who combined compassion and creativity to help ease the stresses of work-at-home challenges. Other teams responded to calls to address situations that inevitably arose at night and throughout weekends. As small businesses reached out for help with PPP Loan applications and home owners sought to refinance their mortgages, employees were there with a “whatever it takes” willingness to get the job done.

MBC made a firm commitment as it asked the team to accept this Herculean task. Even as many businesses were announcing

layoffs, Midwest BankCentre committed to 100% full employment. **With courage and strength, MBC team members accepted the task, and with pride, they have been there for our community.**



Harnessing the Power of Data to Accelerate Growth

TO BRING ADDED VALUE TO OUR BUSINESS PARTNERS, Midwest BankCentre, Inc. acquired **Taylor Analytics** (now **Rising Analytics**) in the fall of 2020 with the goal of helping customers harness the power of their data to drive innovation and accelerate growth.

“Businesses don’t need to be big to benefit from big data,” explains **Kelvin Taylor**, who now leads his newly formed team in addition to his role as the Bank’s Executive Vice President and Chief Information Officer.

Kelvin and his team see step one as demystifying data science. “It is not just for the big guys,” he says. “We work with small and medium-sized businesses to help with everyday challenges, like creating roadmaps for implementation, customer segmentation, profitability analysis, and predictive models.”

Kelvin brings extensive experience and industry knowledge in the retail, restaurant, financial services, utility, and telecommunications industries. The Rising Analytics team also includes data scientists who translate “geek speak” into business speak. **Kelvin, José Rodríguez, Peter Orphan and a team of business intelligence analysts** are subject matter experts who identify and execute measurement initiatives and provide analytic services focused on effective measurement of business activity.

Kelvin sees many opportunities to help small and mid-sized businesses. “Quite often businesses get stuck because they don’t know where to start. Either they don’t think they have data, or they have data in lots of different places, or they don’t know how to effectively mine their data to gain insights that will lead to actions that will improve their bottom lines.”

José Rodríguez, Partner and Principal Data Scientist, adds that the most common questions that companies want answers to include: “Which of my customers are truly profitable?”, “Are my products priced correctly?”, and “How can I improve the efficiency of my operations?” In the case of a manufacturing client, Rising Analytics was able to improve inventory management and reduce costs. The Rising Analytics team looked at batch sizes that led to significant waste during the manufacturing process. As a solution, they built an Excel-based optimal batch size model that linked to the inventory management system, decreasing costs by 12% overall.

Simply put, **Rising Analytics turns data into insights and insights into action to drive profitable growth.** Their analytic tools focus on business planning and improved operational efficiency. This is another way that Midwest BankCentre meets customers where they are and helps them get where they want to go. As business partners, we all **RISE TOGETHER.**

You don’t need to be big to use big data.



**NETWORK
FOR GOOD**



We can all play a role in RISING TOGETHER, and it is as easy as choosing where you bank. At Midwest BankCentre, \$95 of every \$100 deposited locally stays in the region to build businesses and families.

OUR NETWORK FOR GOOD Creates a Ripple Effect

The network for good starts with a belief in shared prosperity: that we will all do better when each one of us does better. When customers choose to bank with Midwest BankCentre, they help make that possible. They are assured that their deposits will be reinvested in the community to start a ripple effect that creates opportunities for families and businesses throughout our region.

Since our founding well over a century ago, Midwest BankCentre has been committed to building capacity and resiliency in small and middle market, privately held businesses throughout the St. Louis region. With every loan to start or scale a business, the ripple effect begins to spread. These businesses create local jobs and generate local tax revenues, which in turn support local

schools and public services. It is easy to imagine how this ripple grows to strengthen neighborhoods, energize communities and enhance the St. Louis region.

MBC is also committed to making it possible for more families to own homes, which is the single biggest key to building wealth. Homeownership creates ripples that not only touch the current generation, but future generations as well.

The network for good is about calling each other in, lending a hand, sharing information, passing along a contact. It is about how we help each other, because we know we are all in this together. This is how we can all **DREAM BIG.**

This word cloud visually represents the ways people describe Midwest BankCentre. The size of each word indicates its frequency and significance. What is crystal clear: **Community** is at the center of it all; the first wave in the ripple.



Quantifying the Ripple Effect



TOGETHER, MIDWEST BANKCENTRE'S branches in the largely Black City of Pagedale and North City's Wells-Goodfellow neighborhood have served their communities for nearly a decade.

With so much data to work with, in 2020 Executive Vice President of Community and Economic Development Alex Fennoy and Executive Vice President of Marketing Danielle Bateman Girono approached [Washington University's Olin School of Business](#) with a question: **What impact are the branches having in their communities, and beyond?**

Five students in the Center for Experiential Learning's Small Business Initiative at Olin — Chris Colon, Frankie Hong, Hannah Levin, Moreira Yamamura, and Lin Xie — started searching for an answer.

"All we knew was that Midwest BankCentre was, somehow, having a positive impact in the community," Moreira Yamamura of Washington University said. "One of the biggest challenges that we faced was how to translate that into numbers."


In the end, Washington University found that the two branches create approximately \$11.3 million in additional regional revenue and more than \$9.7 million in consumer wealth.*

Further, they documented how the staggering numbers result from the branches' approach of lending more money than it accepts for deposit. Those loans help people fund educations, start and scale businesses, and buy homes, creating a ripple effect in the regional economy. Access to conventional checking, savings accounts, and other financial services add to the impact.

One key to the project's success was how well the Olin School's values-based, data-driven decision-making strategy aligned with the Bank's commitment to values-based, digital-first banking.

"It was great to be able to make the business case for why we need to make more investments in providing access to capital to all communities," Girono said. "We're doing good in the communities we serve — there is a ripple effect that is creating generational wealth."

REGION MULTIPLIER EFFECT		DIRECT PORTFOLIO EFFECT			
Regional Economic Impact		Homeownership	Financial Education	Deposit Accounts	Consumer Loans
Δ REVENUE	\$11.3M	\$1.8M	\$7.1M	\$477K	\$327K
Δ JOBS	124	ADDITIONAL WEALTH ACCUMULATED	ADDITIONAL WEALTH ACCUMULATED	SAVINGS IN FEES	SAVINGS IN FEES
Δ INCOME	\$6.2M				



*Combined impact of Pagedale and Friendly Temple branches, estimated accumulated wealth of current consumers based off current number and dollar value of loans as of April 2020, current number of opened accounts and annual hours of financial education.

A Seat at the Table

WHEN ENTREPRENEUR David Mason started **David Mason & Associates**, his infrastructure engineering company in St. Louis in 1989, it was a two-man operation, run from a 10 x 12 room. He and his business partner, James O. Hacking, did business development during the day, then worked until midnight on their engineering and architectural projects.

With few connections and credit hard to come by, neither could take a paycheck for the first eight or nine months. "It was very rigorous and took a lot of sacrifice," says David. The business, which now has offices in St. Louis, Chicago and Philadelphia, has grown to 180 people. Its revenue was in excess of \$20 million last year.

David's persistence enabled him to get his first \$10,000 loan in the early '80s. As the bankers got to know him and learned about how he ran his business, his tiny line of credit grew to about \$25,000. By 1993, he was able to get a commercial real estate loan for approximately \$350,000 to buy the 26,000-square-foot building to house and grow his business.

With many small businesses struggling and shutting their doors during the pandemic, the U.S. economy desperately needs more job-creating businesses like David Mason & Associates. However, even in good times, few businesses break the million-dollar mark,

let alone the \$20 million mark. Even fewer of these million-dollar businesses are minority owned, like David Mason & Associates.

As with all successful entrepreneurs, there were hard lessons along the way. David generously shares the learnings with others. David says he knew how to build the creditworthiness of his business because he had great advisors. He started his relationships with local professional service firms in accounting, law and insurance early on who served as mentors and connectors.

Today, as one of Midwest BankCentre's 18-member Legal Board of Directors, he shares perspectives and connections he found so helpful in building his own firm. "Whether you are running a woman-owned firm or a minority-owned firm, access to those with money and power and having them believe in you are difficult things," says Mason. "We need people who are unafraid to stand up and advocate to open the door and allow us in the room. You'd be surprised at how much good can result from simply giving more diverse business owners a seat at the table so they can make the connections they need to grow."

“You’d be surprised at how much good can result from simply giving more diverse business owners a seat at the table so they can make the connections they need to grow.”

David Mason, David Mason & Associates



David Mason

On Board

EXPANDING THE NETWORK – 120 MEMBERS STRONG

Danny Pogue, President, Commercial, Retail & Consumer Sales, will tell you that what starts with a handshake at the beginning of a business relationship grows into valuable business connections. “The success of our community relies heavily on the success of its businesses,” Danny says. To help ensure that success, Midwest BankCentre has nurtured an advisory board that now includes more than 120 local business and nonprofit leaders.

The goal is to build connections that open doors, so Bank clients can do business with one another. These introductions are often the foundation of relationships that have proven to be very powerful

for the early stage needs of entrepreneurs. Strategic introductions allow Advisory Board members to tap into expertise willingly shared by other Bank customers who have encountered similar situations and possibilities.

Advisory Board members reflect the economic, ethnic and geographic diversity of our region, reaching far into Jefferson and St. Charles counties and throughout the metro area. The insights gleaned from such diversity is invaluable and has opened doors to new business opportunities. It has stimulated community building among the Bank’s customers, which benefits the entire St. Louis region.

Danny is quick to note, “We want local businesses to be successful just as much as they want us to be successful.

Advisory Board members are our eyes and ears in the community, advising us on current industry trends and keeping us abreast of new customer opportunities.

We have built long-lasting bonds that now span up to four generations.”



Women Connect

TO HEAR MEMBERS TALK about **Women Connect**, it is not entirely clear if they are talking about a group of tight-knit friends or a robust professional network. Women Connect is both. In the same breath, they regale you about a road trip to Kansas City, and they share powerful insights they gained through a diversity training session on unconscious bias or a meeting where experts discussed Emotional Intelligence.

Women Connect members work in disparate fields, which they say is part of the appeal.

“The common thread is mutual respect,” says **Nancy Rodney**, an architect with **Rosemann & Associates, P.C.** “It’s been nice to meet women I don’t run into in other parts of my life. That enlarges me, makes me a better person, a better citizen and a better architect.”

Joan Humes is a CPA with **CLA**, a national professional service provider. She has been on the Women Connect Board for ten years. “It is a great group of people who help each other out with referrals and introductions. Everybody is interested in each other’s careers.”

Joan values her relationship with the Bank. “It enables

Thrilled to Serve MBC and the Community

MIDWEST BANKCENTRE HAS ONE OF THE MOST DIVERSE, if not the most diverse, Board of Directors of any bank in Missouri, if not in the country. **Ibrahim Vajzovic** was elected to the Board almost six years ago and has helped make that so. He has witnessed the dramatic transformation, a transformation that has brought together professionals from very different circles. Without a deliberate intention, these diverse circles likely would have never overlapped. Instead, today, MBC’s Board of Directors is a microcosm of the larger St. Louis region. Board members range from a pastor to CEOs. Their lived experiences range from board members whose families have lived in St. Louis for four generations to Ibrahim, who came to St. Louis as a war refugee with his wife and three young children in 1994.

“We are truly a reflection of the communities we serve,” says Ibrahim. Currently, the Board is made up of four African Americans, two Hispanics, one Asian, and Ibrahim, who is Bosnian.

Ibrahim has countless examples of why a diverse board matters. Board member Pastor Michael Jones of Friendly Temple Church in North City says the Bank has been able to build trust in communities that had historically been denied opportunities. By making access to capital available to more people, the Bank has enabled families to own homes or restore their properties, to start or scale businesses, and invest in their children’s educations.

me to make referrals for financing with our client base.” In one instance, a hospitality business in Alaska, some 4,000 miles away, needed help with a business loan. Joan made the connection. Closer to home, she was able to introduce a friend to a mortgage lender at the Bank, knowing he would provide exceptional service.

Joan is especially drawn to MBC’s work around community development. The Bank helped her connect to a minority business owner. “I want to learn more and do more to give back to the community.” The new contact will help her accomplish that — another ripple.

“We are truly a **REFLECTION OF THE COMMUNITIES** we serve.”



Ibrahim Vajzovic

As a well-respected businessman in the Bosnian community, Ibrahim has been able to share cultural differences that were barriers to making commercial loans in this large ethnic community. “The Board needed to understand that Bosnian people don’t like to have debt. They pay cash for everything,” he says. “They are hard-working people and just needed time to become comfortable with the idea of taking out loans and carrying debt in order to grow their businesses.”

When Ibrahim joined the Board, it was all male. He has learned that men and women problem solve in very different ways. “Men tend to be more task-oriented; women more invested in building trust and developing relationships. Without women’s perspectives, it is like operating with half a brain.”

Ibrahim is clearly very proud to serve on the Board. “We walk the talk about diversity. It is not about how we should be, it is how we are.” Ironically, as diverse as they are, the Board unites behind one common goal: to ensure that Midwest BankCentre is the leader in making the St. Louis region a place where everyone can **RISE TOGETHER**.

PERSONAL NOTE Since coming to the U.S., Ibrahim has earned an M.A. and Ph.D. in Management. He owns two businesses (MBC was the first bank to extend him credit) and teaches in the Business School at Webster University. But, what he is clearly most proud of are the accomplishments of his three adult children.



While safe in their own kitchens, Women Connect members gathered for a virtual pizza making class. Through screen sharing, they were able to show-off their creations and while the pizzas were baking, they caught up with one another. The consensus about the meeting was, “Yum!”

2020 RECOGNITION

Sharing the Spotlight

We are exceedingly proud to share the outstanding achievements of our colleagues and extremely humbled to be recognized by our professional peers and our customers. While awards are nice, the real impact is on the bright light they shine on our region and on our vision: **RIISING TOGETHER.**

CONGRATULATIONS!

Midwest BankCentre Recognized as “Best Bank”
by Small Business Monthly for Second Year Running!



Small businesses make up 99% of all businesses. We are proud to serve the region’s small business community and appreciate your vote of confidence in our team. Individual recognition includes:

BEST BANKERS <i>June 2020</i>	TOP EXECUTIVES <i>Oct 2020</i>	TOP 100 ST. LOUISANS TO KNOW TO SUCCEED IN BUSINESS <i>April 2020</i>	MOST ADMIRABLE CEO <i>Jan 2020</i>
Pete Zeiser President, Commercial Div., Chesterfield	Ajla Zigic VP, Business Development Officer	Chris Imming Regional President, Commercial Banking	Rebecca Walker SVP, Mortgage Services

Heather Indelicato SVP, Deposit Operations	Orv Kimbrough Chairman & CEO

“I couldn’t do what I do without a great group of people at the Bank, from the credit analysts, loan coordinators and documenters, and the entire commercial lending team. Their work was really on display during the PPP Loan process, because they had to work together quickly to create solutions for our clients, who are the reason we are here.” — Pete Zeiser

“I fight for my customers no matter what the issue is and no matter how many times they have heard ‘No’... My primary goal is to make sure my customers are taken care of.” — Ajla Zigic



Marsha Benney
Chief Financial Officer

Named to the 2020 Class of **Most Influential Business Women** by St. Louis Business Journal, this award recognizes business leaders who have made a significant impact in diverse industries and nonprofits in the St. Louis area.

Marsha was also recognized in August 2020 as a **Leader of Distinction** by the YWCA of Greater St. Louis. Those chosen embody the spirit and mission of the YWCA, which is dedicated to eliminating racism, empowering women, and promoting peace, justice, freedom and dignity for all. Marsha is among only 10 women to receive this honor in 2020.



Ashley O’Neal
SVP, Retail Market Manager

The St. Louis Business Journal’s 40 Under 40 Awards salute young professionals making a difference in their organizations and communities. SVP Ashley O’Neal was chosen from over 600 nominations as an outstanding leader in our region!

Ashley was also named a Young Leader by the St. Louis American.

“As an African American female leader, my goal is to inspire other leaders to be the best they can be, think outside the box, and not be afraid to take chances.”
— Ashley O’Neal



Alex Fennoy
Executive Vice President,
Community & Economic Development

Alex was honored as the recipient of the **George Bailey Distinguished Service Award** from the American Bankers Association. (See [page 25](#) for details.)

“Providing access to capital and access to mainstream banking is about helping lift up entire neighborhoods. It’s about more jobs, more education, more opportunities.”
— Alex Fennoy



Orv Kimbrough
Chairman & CEO

In addition to **Most Admired CEO**, Orv was also honored as the recipient of the **Working Relationships Individual Award** as part of Construction Forum’s “Building Tomorrow Awards” program. The awards recognize individuals and organizations who have made outstanding contributions in the area of Diversity, Workplace Development, Regional Unity and Working Relationships.

“We are going to build a profitable and socially conscious bank of the future where diversity and inclusion are a key part of our competitive advantage.”
— Orv Kimbrough



WORKING TOGETHER TO Rise Together



2,300
VOLUNTEER HOURS

In spite of the changes brought on by the pandemic and the need to follow precautions, MBC team members were still able to volunteer 2,300 hours to a wide range of nonprofits this year.

THEY INCLUDE:

- Biblical Business Training
- Better Family Life
- Beyond Housing
- Churches on the Streets
- Feed My People
- First District Business Partnership
- Grace Hill Settlement House
- Hellenic Spirit Foundation
- Humane Society of Missouri
- Jackie Joyner-Kersee Foundation
- KUD Djerdan
- Missouri Historical Society
- Next Step For Life
- Royal Vagabonds
- Salvation Army
- St. Louis Tax Assistance Program
- USA Swimming
- YMCA

BEYOND Excited

IT WOULD TAKE SPECIAL FRIENDS to ensure that cash strapped families would have gifts for their children under the tree.

An effort coordinated by **Nico Krehmeyer** from the Clayton branch and **Kiah Earl** from **Beyond Housing** would ensure that one little girl would get a new coat, a puzzle and nail polish from her wish list. Another would get the one thing she wanted most, a Playstation. Two eight-year-old boys would find action figures and Legos and a bike under the tree.

As part of Beyond Housing's "Holiday Friends" program, MBC employees adopted six families and purchased gifts from their wish lists. A week before Christmas, **Julie Tuggle-Nguyen**, Executive Vice President, Human Resources and Santa, who looked suspiciously like CEO **Orv Kimbrough**, gathered the donated toys and delivered them to Beyond Housing, who would wrap them and make sure they were under the trees just in time.

As one mother wrote, "Without this my son would not be able to have Christmas. I am very grateful and thankful for your help."



CARRY-OUT Helps Carry the Day

Feed My People is one of the region's largest and oldest food pantries (see story on [page 17](#)) and is also a long-time client of the Bank. Throughout the pandemic, they have seen

a growing number of families in need.

Midwest BankCentre is fortunate to bank some of **St. Louis's best restaurants**, an industry that has been hit especially hard. How wonderful would it be to support Feed My People and restaurant partners simultaneously?

Over a 4-day event, MBC employees, family and friends were encouraged to dine-in or carry-out at one of six participating local restaurants, who were also MBC clients. Midwest BankCentre made a donation to Feed My People for every receipt submitted.

It was a recipe for success. Feed My People received a \$500 donation, restaurants rang up an incremental \$1,400 of sales, and Midwest BankCentre team members took a break from the kitchen.



Midwest BankCentre team members typically volunteer thousands of hours each year, and they were not about to let a pandemic get in their way of giving back — especially not around the holidays and with so many families and businesses in the community struggling to get by. With creativity and conviction, they set about making this season bright.

KEEPING IT IN the Family

At Midwest BankCentre, we try to treat both our team and our clients like family.

We knew our team members had been working hard throughout the pandemic and could use a morale boost. We also knew that many of our customers had been hit hard by the pandemic, and could use some boost to their sales. **Our solution?** Putting together care packages for every MBC team member in which **every included item comes directly from one of the Bank's small business partners.**

Imagine 20+ business owners receiving a call from **Ajla Zigic**, Vice President, Business Development Officer with an order for 275 items! Their reactions varied from complete and total shock to tremendous gratitude. "One customer said he had to tell his friends about this because he had never heard of such a thing! Another told me it had been months since he drew a paycheck because he was just trying to make sure his employees are able to get by."

By the time she was done with her outreach, there was enough to fill 275 bags containing 20 gift items ranging

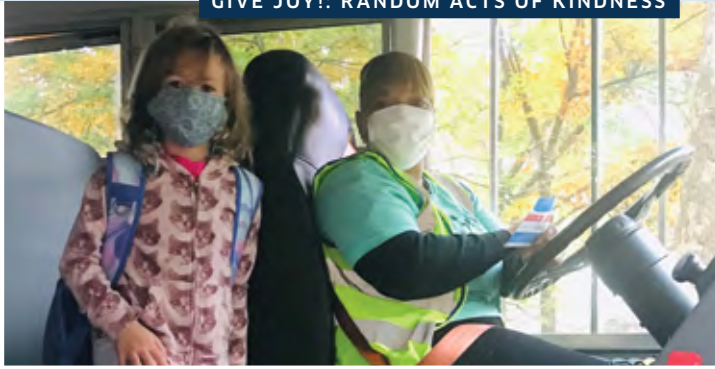
For most, family knows you better than anyone else. Family is there for you to rely on, know what you need when you need it, and always help you solve a problem.

from BBQ sauce to a floral gift certificate to bath bombs. A note from the executive team was included in each gift bag which, in part, read, "We want you to see firsthand all of the great local businesses your work has been helping to support throughout this past year. We are proud of these partnerships... It is because of your hard work and perseverance that Midwest BankCentre is empowering St. Louis businesses to succeed, and helping entire communities become better places to live...Our partners in this project send their sincere thanks to each of you for your kindness and continued commitments. They look forward to great future work, together.

We hope that you enjoy the items included in your gift bag, and remember how much your efforts helped our partners continue to **DREAM BIG**, as the odds were stacked against them."



GIVE JOY!: RANDOM ACTS OF KINDNESS



Giving Joy IN A PINT-SIZED PACKAGE

TRADITIONALLY, TEAM MEMBERS fan out into the four counties that the Bank serves with cash provided by the Bank in-hand to perform small random acts of kindness.

Joy flows both ways. To meet the challenges this year, the Bank deposited money into participants' accounts who were tasked with figuring out a safe way to Give Joy.

Heather Sennot, Human Resources specialist, brought the challenge to her dinner table for the family to discuss — a teachable moment to talk about kindness and community with her three children. Five-year-old Morgan knew just what to do. She made a convincing case; her idea prevailed. On the following school day, with a pint-sized backpack over her shoulders and a mask over her face, Morgan marched up the tall steps of her school bus and handed the Give Joy note and cash to Miss Cheryl, her beloved school bus driver. Surprised, Miss Cheryl accepted it with tears in her eyes and one little kindergartner learned firsthand what it means to Give Joy.



90+

NONPROFIT BOARDS ON
WHICH MIDWEST BANKCENTRE TEAM
MEMBERS SERVE

AREA NONPROFITS were faced with immense challenges this year. Fundraisers were cancelled. Cash was tight, yet staff was crucial to fulfill their missions to help those most in need in our communities. Especially in times like these, organizations can turn to their volunteer Boards of Directors for advice. While Board members are passionate about the missions, they are distant enough from the day-to-day operations to help sort through the many difficult decisions.

In all, **50 Midwest BankCentre team members serve on over 90 Boards of area nonprofits**, lending their time, energy and expertise throughout the year.



SPREADING HOLIDAY CHEER
Midwest BankCentre team members
and their families rang the bell for
The Salvation Army.

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**.

FOR INDIVIDUALS & FAMILIES

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

- Mobile, online 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

FOR YOUR FIRST & FOREVER HOME

Whether you are buying a new house, refinancing your current home or building your dream home, we team up 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

FOR FAITH-BASED & NONPROFITS

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

FOR 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

START
TODAY

TO OPEN AN ACCOUNT or find a location near you, visit midwestbankcentre.com.
CONTACT US at (314) 446-3175 or HeyOrvSTL@MidwestBankCentre.com.

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