DREAM BIG. RISE TOGETHER.

Rising Together

Midwest BankCentre 2018 Annual Community Impact Report
Our vision at **Midwest BankCentre**, the community bank, is to empower people, enable businesses and energize neighborhoods through the strength of our financial services.

**WE RISE TOGETHER.**

**Midwest BankCentre** is different from most community banks. We are *not for sale* and are committed to the long-term success of the customers and communities we serve.

We believe in strong relationships grounded in community. We believe in the power of teamwork to provide our customers excellent service. We value diversity and inclusion; it is a source of our competitive advantage and impact. We value bringing unsurpassed service to the communities we serve through digital technology and innovation. We value being private; it allows us to take a long-term view and *rise together*. 
Midwest BankCentre’s mission is to nurture shareholder, customer and community value. In the pages that follow, you’ll learn more about Midwest BankCentre’s impact on the lives we touch and the people we empower, the businesses we enable and the neighborhoods we energize. We’ll share more about our vision for the future and how, by working together and dreaming big, we truly can all RISE TOGETHER.

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“Midwest BankCentre understands our industry and its nuances. They are a great partner.”
– Tracy Hart

“Midwest’s existence encourages citizens of our community to trust systems that have historically denied them opportunities.”
– Pastor Michael Jones

“My life changed forever when Midwest BankCentre helped me purchase the home I had rented for 17 years. Now I tell everyone I meet about Midwest BankCentre. Without their wonderful staff, I would still be a renter!”
– Ila Hodge

“As a young entrepreneur, I knew that Midwest BankCentre would be there to help me every step of the way...Their friendly staff helped me open a small business checking and savings account, get a business credit card and even secure business insurance – all the banking tools my small business needed to succeed.”
– Jason Metropoulos

“Midwest BankCentre is the greatest place to work and I thank God every day that I applied for the wire position 18 years ago. I have been happy ever since with the opportunities that I have been given to succeed.”
– Linda Hemmer

“This year, Lemay Child and Family Center receives such strong support from Midwest BankCentre, from serving on our board to financial capital in the form of a line of credit for daily operations and financing for enhancements to our facilities. This support is vital to our mission.”
– Denise Wiese
When I started to consider my transition from President and CEO of United Way of Greater St. Louis to CEO of Midwest BankCentre, my thoughts turned to Midwest BankCentre’s growing importance in the St. Louis region.

Having served on the Bank’s Board of Directors since 2015, I knew that the Bank’s success resulted from the unique vision of Jim Watson, the President and CEO I would be succeeding. Jim’s dream was simple, and it is one that I have pursued for nearly 20 years as a leader in the nonprofit sector: To change people’s lives by giving them greater access to financial and other resources that give them a shot at winning.

I look around the bi-state area now and see Midwest BankCentre branches in some of our most economically challenged communities, and I see them in some of our most affluent communities. And while we have not yet established a branch in Illinois, I see the Bank doing business on both sides of the river every day. In banking, proximity matters. People like to bank where they live, but not everyone has banks in their neighborhoods. Jim dreamed big. Under his leadership, Midwest BankCentre partnered with the City of Pagedale and the nonprofit organization Beyond Housing to open a branch in North St. Louis County.

After that branch proved profitable in less than three years, Jim and executive leader Alex Fennoy pursued a partnership with Friendly Temple Church to open a branch in the Wells-Goodfellow community of North St. Louis City. They staffed the branch largely with people who lived in the neighborhood, creating an environment that fosters accessibility while giving customers a local bank with a friendly face.

However, accessibility is about more than location. We work hard to meet customers where they are, both physically and digitally, so we can help them get to where they want to be. Our free financial education empowerment sessions, innovative products like our Affordable Home Improvement Loan, and empowering programs like Credit Booster have made us one of the most inclusive banks in the Midwest.

As a community bank that reflects the communities we serve, Midwest BankCentre has the largest base of Bosnian deposit accounts in the Midwest and is the largest commercial lender to that community. We also serve significant portions of St. Louis’ African American, Hispanic, and Asian communities. We create lifetime value for our customers and the places they live.

I hope you enjoy learning about these and other bold initiatives in our 2018 Community Impact Report. Our work is making Midwest BankCentre the Bank of the future. Even as we venture into digital banking with Rising Bank, our goal is not to get away from our local roots, but to expand our collective understanding of what being a local bank means. No matter where you are, Midwest BankCentre is your home and we want to be your personal banker.

I am proud of Midwest BankCentre’s values-based approach and to be on the team. I invite you to become another valued Midwest BankCentre partner today by opening an account and by telling your friends, families and clients about the exciting, community-based services we offer. Together, we can help everyone step into their dreams and rise together.

Orvin Kimbrough
CEO
Midwest BankCentre
ONE OF ST. LOUIS’ TOP WORK PLACES 2018

The St. Louis Post-Dispatch recognized Midwest BankCentre as one of St. Louis’ Top Work Places 2018. In addition to the Bank’s high minimum starting rate of $15 per hour, the newspaper highlighted the diversity of the staff and board, the Bank’s support of good savings habits among its employees, and its generous 401(k) match. Our customers inspire us to be attentive and responsive to their needs, and to work together to make St. Louis a place of opportunity and prosperity.

2018 NATIONAL COMMUNITY BANK SERVICE AWARD

The Independent Community Bankers of America (ICBA) selected Midwest BankCentre from more than 100 nominees to receive the organization’s 2018 National Community Bank Service Award. The ICBA singled the Bank out for the responsible, sustainable way it brought mainstream banking services to unbanked or underbanked families in the St. Louis area. For example, when Midwest BankCentre opened branches in two African American neighborhoods, the Bank hired African American and woman-owned contractors to build its branches, staffed those branches with neighborhood residents, and increased the diversity of its staff and legal board.

EMPOWERING PARTNERSHIPS

The St. Louis Regional Unbanked Task Force Better Family Life Beyond Housing Friendly Temple Missionary Baptist Church Grace Hill Settlement House Habitat for Humanity St. Louis Heartland Black Chamber of Commerce Hispanic Chamber of Commerce Housing Partnership International Institute Northside Community Housing Office of Financial Empowerment Operation Hope Prosperity Connection United Way of Greater St. Louis Urban League of Metropolitan St. Louis

“A PARTNERSHIP THAT CHANGES LIVES

Midwest BankCentre partnered with the St. Louis Regional Unbanked Task Force to create the Bank’s Affordable Home Improvement Loan Program, which has helped between 600 and 700 low-to-moderate income families secure home improvement loans. While the default rate was originally estimated to be 25 percent, nine years after the launch of the program 93 percent of the families were paying—or had already paid—the loans back as agreed.

The 13 nonprofit organizations that make up the Unbanked Task Force along with Midwest BankCentre created Credit Booster, a product that allows customers to improve their credit scores. Customers reach their goals by borrowing money from the bank, and those funds are then placed into a certificate of deposit. As customers pay off the loan, the CD earns interest, giving the customer a solid credit history and a savings account at maturity.

Another result of Midwest BankCentre’s partnership with the Unbanked Task Force is the Bank-On-Save-Up Program. Modeled on similar programs nationally but customized for the St. Louis market, it promotes low-cost or no-cost accounts, low minimal dollar amounts to open accounts, free online banking services, and safeguards to help customers avoid overdraft and other fees. Bank-On-Save-Up also includes financial education and helps families avoid costly check-cashing companies and payday lenders.

MIDWEST BANKCENTRE EMPowers ENTREPREneurs

When I founded my video production company in 2017, Metrospect Media LLC, Midwest BankCentre was the only bank that I instantly thought of to be my banking partner. My parents had been banking with Midwest BankCentre for more than 35 years, and I had been a loyal customer for more than 25 years. As a young entrepreneur, I knew that Midwest BankCentre would be there to help me every step of the way. And I was right! Their friendly staff helped me open a small business checking and savings account, get a business credit card and even secure business insurance—all the banking tools my small business needed to succeed. Though I had been a freelance videographer for more than 10 years, Midwest BankCentre positioned me to grow my business to include real estate videos, corporate training videos, wedding videos and commercial videos. And while I rely on Midwest BankCentre’s mobile app to deposit checks directly into my business accounts, saving a lot of time, I love walking into the Clayton and Oakville branches. Everyone knows my name and makes me feel so welcome! I truly enjoy sharing genuine and meaningful conversations with the employees. Having a friendly bank behind me that I can count on is the best feeling in the world. I know Midwest BankCentre will be right there with me as my business continues to grow.” – Jason Metropoulos

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Together, we enable businesses

BUSINESSES ARE
the heart of our community

Midwest BankCentre has been helping owner-operators throughout the St. Louis region grow their businesses for over 100 years. Midwest BankCentre works with established businesses as well as those launched by people who may have never had a banking relationship, let alone run a business. The Bank develops innovative partnerships to help fledgling businesses. As with everything Midwest BankCentre does, it’s about more than the numbers—it’s about helping people to achieve their dreams.

2018 COMMERCIAL BANKING AT A GLANCE:

- Loans funded: $160 MILLION+
- Total number of new loans: 1,000+
- Merchant Card Clients: 403

A DIVERSE PORTFOLIO OF SERVICES

Midwest BankCentre offers a diverse suite of services to its commercial customers, including:

- Commercial loans
- Commercial real estate
- Treasury management
- Merchant services
- Small business loans

A SMALL BUSINESS ASSOCIATION SPECIALIST READY TO SERVE

Small businesses sometimes have difficulty securing loans from mainstream banks. The Small Business Association (SBA) offers numerous initiatives to help these businesses owners, but smaller banks may lack the expertise to navigate the programs. Midwest BankCentre SBA specialist Tim Weinhold is ready to provide game-changing assistance for small business owners with his 20 years of SBA lending experience.

THE ST. LOUIS CHAPTER OF THE HEARTLAND BLACK CHAMBER OF COMMERCE

Midwest BankCentre Senior Vice President of Community and Economic Development Vista T. Jeffery serves as national director of chamber relations for the U.S. Black Chambers of Commerce and managing executive of the St. Louis Chapter of the Heartland Black Chamber of Commerce. Jeffery created the STL Heartland Black Chamber while serving as head of the State of Missouri’s Office of Community Engagement.

The STL Heartland Black Chamber’s goals are:

- To grow the African American business community
- To grow the pipeline of African American entrepreneurs
- To connect African American businesses with the black community
- To advance racial equity in local and regional markets.

THE STL HEARTLAND BLACK CHAMBER AT WORK

The STL Heartland St. Louis Black Chamber’s signature project in 2018 was a six-month workshop series with Midwest BankCentre, Promise Zone, the Urban Land Institute, Green Streets, STLPartnership and St. Louis Development Council to help equitably redevelop communities. About 75 people gather each month at the William J. Harrison Center in the historic JeffVanderLou neighborhood to learn about topics like buying lots for residential development, engaging with stripmalls and other commercial project developer’s and community land development.

Midwest BankCentre’s 17 Bosnian-speaking team members serve the 60,000 members of St. Louis’ Bosnian community—the largest concentration of Bosnians outside of Bosnia itself. A large portion of this population lives in the Bank’s historical service area of South St. Louis, including the Lemay, Bevo, Lindbergh, Oakville, and Grand Boulevard areas. The Bank is an active supporter of the Bosnian Chamber of Commerce St. Louis, serving as the VIP Participant at the community’s annual Bosnian Festival and working aggressively to support Bosnian businesses and customers.

MIDWEST BANKCENTRE ENABLES BUSINESSES TO SUCCEED

As a third-generation owner of Kuna Foodservice, I appreciate Midwest BankCentre’s focus on long-term customer relationships. We receive top-notch customer service from the Bank, and they’ve always been there when we have had opportunities to grow our business. Their loan officers and credit department are always honest and upfront with us, handling our financing and loan servicing needs in a quick and professional manner.

With Midwest BankCentre’s support, we now distribute more than 8,800 items to restaurants, retail outlets, institutional caterers and hotels throughout the Midwest—that’s 80,000 cases a week! We also operate our own meat processing division and produce custom cuts of protein for our customers. Like Midwest BankCentre, we contribute significantly to the region’s economy, employing more than 200 people and generating annual revenue of $160 million. I tell my son and one of my daughters, members of the fourth generation of ownership, that they should focus on leaving this business to the next generation better than it was when they assumed leadership.

THE HISPANIC AND BOSNIAN CHAMBERS OF COMMERCE

With deep connections to St. Louis’ sizable Hispanic and Bosnian communities, Midwest BankCentre is ready to serve the entire community.

In conjunction with the Hispanic Chamber of Commerce of Metropolitan St. Louis CEO Karlos Ramirez, who sits on Midwest BankCentre’s legal board of directors, we promote business opportunities for Hispanic-owned firms and professionals, making them drivers of regional economic development.

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Together, we energize neighborhoods

**MIDWEST BANKCENTRE BUILDS COMMUNITY**

one relationship at a time

Midwest BankCentre and its employees are active parts of every community we serve, whether by providing financial services, giving to nonprofits like United Way of Greater St. Louis, or volunteering in the community. Believing the Bank is only as strong as the neighborhoods we serve, we invest in both human and social capital so that all can Rise Together.

As a leader in community development, Midwest BankCentre is delivering financial solutions that build and preserve affordable housing, create jobs through economic development, and energize neighborhoods.

*Branching Out to North St. Louis City & County*

Midwest BankCentre was one of a few local financial institutions who invested in the Normandy School Collaborative’s final offering of general obligation bonds to help finance a new Early Learning Center, additions to Washington and Jefferson Elementary schools, and other facility upgrades within the collaborative. The Bank had also invested in two previous tranches, purchasing more than 50% of the first tranche of the collaborative’s no-tax-rate-increase bond issue, totaling $23 million to support North St. Louis County Schools. The 24:1 Board was one of the first community boards formed at Midwest BankCentre. The impactful group of professionals that make up this board include but is not limited to the following: professionals—retired educators; heavily engaged pastors; business owners; elected officials; and highly successful not-for-profit directors.

The 24:1 Board is as diverse in thought as it is in culture and willing to tackle tough issues together, allowing for a potpourri of suggested solutions for matters in or out of the Bank. They meet quarterly to discuss the surrounding community, St. Louis Metropolitan area at-large, Midwest BankCentre and current events. This group is ripe with invested community members who actively engage to create the conditions for all to succeed and ensure that we all Rise Together.

*Helping People Buy Homes*

Partnering with nonprofit agencies like Habitat for Humanity, Midwest BankCentre helps families by providing special purpose mortgages, including: ITIN mortgages for people without Social Security cards. While the default rate for such mortgages is 5% nationally, at Midwest BankCentre the rate is 0%. Renovation and acquisition loans for properties in North St. Louis County that encourage people to invest and stay in their communities. The Bank offers mortgages with less restrictive guidelines that are not as income driven to help people who may fall through the gaps at mainstream lenders.

*Creating the Conditions for All to Dream Big and Rise Together.*

Pastor Michael Jones – Friendly Temple Missionary Baptist Church

“It has been a wonderful two years since we’ve entered our partnership with Midwest BankCentre. We have eagerly confronted challenges within a perpetually and sometimes painfully under-served community. The presence of a financial institution on a church campus breaks trends and establishes new standards for future opportunities.

We have witnessed many citizens in the community participate in a process that has afforded them to become better positioned to reap rewards and gain benefits as well as join our collaborative team that empowers individuals and merge banking with business, community, and church.

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.

Finally, we are excited about our next level community development plan which has already invested over $150M in housing for seniors, a new child care center, housing for community citizens, an outreach center, and multipurpose church facilities to better meet critical needs of families and business partners.

Our future as partners is bright and we will continue to dream big as we continue building bridges for business and commerce, which ultimately could impact our region. We are excited and pleased to continue working at lifting communities and their citizens as we rise together!”

— Pastor Jones

*United Way of Greater St. Louis*

About 76 percent of Midwest BankCentre’s employees participated in United Way of Greater St. Louis’ 2018-2019 campaign. High employee participation helps the Bank attain a triple-bottom-line win for the Bank, the community, and the more than 160 nonprofit health and social service agencies United Way funds. United Way participation allows the Bank to more efficiently distribute financial resources so that employees’ giving dollars go further in the community.

**Volunteers in the Community**

Midwest BankCentre employees performed 4,725 hours of volunteer time in 2018. Their contribution reflects the Bank’s commitment to encouraging its employees to dedicate the equivalent of one full work day each year to volunteer opportunities, ranging from community initiatives like Habitat for Humanity builds and Kid Smart school supply drives to financial education projects like free tax preparation and Bank-On Save-Up days.

**Energizing Neighborhoods One Home at a Time**

“My life changed forever when Midwest BankCentre helped me purchase the home I had rented for 17 years. I had reached out to several banks without any luck. Just as I was about to give up, Janice Trigg, City Administrator for Wellston, Mo., told me about your bank. I applied for a mortgage online and soon after, Mark Heckman at Midwest BankCentre called. He asked me several questions and told me what I needed to do to start the process. He and his entire support team turned out to be “the best of the best.” They worked with Rise Community Development, a not-for-profit who specializes in community development in the City of Wellston, as well as Beyond Housing to help me secure my loan and closing costs. At the closing Mr. Heckman went over every page of the mortgage contract to ensure that I understood everything I was signing. My mortgage payment was $128 less each month than the rent I was paying, and ensure that I understood everything I was signing. My mortgage payment was $128 less each month than the rent I was paying, and

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Diversity and Inclusion are Competitive Differentiators. The great diversity of the St. Louis region is well represented among Midwest BankCentre’s staff of 285 Team Members and Board Members. We not only embrace and foster diversity because it’s the right thing to do, it just makes good business sense. By embracing people’s differences, we can spark innovation, better understand and serve our customers and gain competitive advantage.

FINANCIAL EDUCATION EMPOWERMENT COURSES
With more than 50 classes a year, Midwest BankCentre offers a number of options to finance the various needs of your business. We can provide you with a variety of interest rate options, repayment terms and credit amounts. Our goal is to understand your needs and to customize a credit product to fit your business requirements. We offer credit solutions such as:

- Lines of Credit – revolving credit lines that allow you to borrow as you need short-term funds and repay as funds become available
- Term Loans – finance the acquisition of a specific asset, such as a piece of equipment or a building
- SBA Financing – available to finance short-term working capital needs like a line of credit or longer-term fixed loans

VISIT US FIRST FOR SBA LOAN ADVICE AND OTHER SMALL-BUSINESS GUIDANCE
Midwest BankCentre creates the conditions for all to DREAM BIG and RISE TOGETHER. Our mission is simple: meet people where they are to help them get to where they want to be. We reinvest local deposits locally—in mortgages, lines of credit and business loans—and those yield a community return on investment that creates the Rising Together conditions reflected in our tagline. As families and businesses prosper, the rising effect helps everyone in their sphere of influence. We reinvest in the community and in business organizations that move the needle up on everyone joining in financial stability and success—working together as partners and also serving as their bank.

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MIDWEST BANKCENTRE encourages all to STEP INTO THEIR DREAMS
Together, we rise