

RISING TOGETHER

2024 COMMUNITY IMPACT REPORT

“Profitability drives sustainability, and impact requires partnership. Thank you to the individuals, institutions, corporations, and community partners who choose to bank their values with us—your trust makes this work possible.”

ORVIN KIMBROUGH, CHAIRMAN & CEO, MIDWEST BANKCENTRE



Wilbert Fields and Mario Miller, Tough Enough Construction



Brady Cook at Coyote Hill Foster Care Ministries



Walter Knoll III, Walter Knoll Florist

DREAM BIG. BANK LOCAL. ACHIEVE MORE.

At Midwest BankCentre, we know **where you bank matters**—but it’s **who banks with us** that makes the real impact.

Our clients and partners are the driving force behind the progress we fuel in local businesses, families, and historically under-resourced neighborhoods. Together, we’re reinvesting deposits to create opportunities and build a stronger, more inclusive region.

The stories in our **2024 Community Impact Report** reflect the dreams, big and small, that you help bring to life—because when you bank with us, you help build a more vibrant and thriving community.

Our Commitment to Shared Prosperity

In 2021, Midwest BankCentre committed to lending an incremental \$200 million to those individuals, nonprofits, faith-based institutions, community development projects, and small businesses in and benefitting historically underserved communities over the next five years.

As of the end of 2024, Midwest BankCentre has loaned **\$175 million against the \$200 million incremental loan goal** and **over \$400 million**, against our program target of \$495 million in total loans and investments. We are proud to be on track toward our goal while maintaining responsible transparency with our stakeholders.

2024 IMPACT BANKING HIGHLIGHTS

Abundant Care Consumer Direct Services, LLC

After establishing her business in 2013, Shanda Bonner finally found the perfect building to purchase in 2024. Abundant Care is a public agency that provides skilled nursing and other therapeutic services, such as physical therapy, speech language pathology services, occupational therapy, medical social services, and home health aide services.

Abundant Life Fellowship International

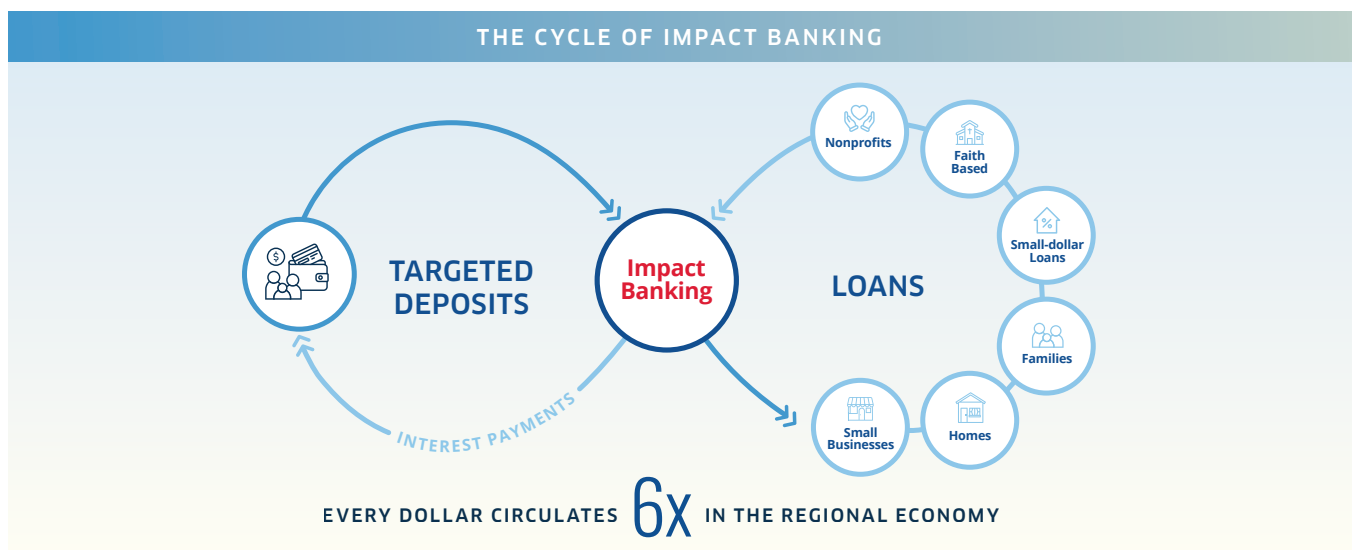
After eight years of renting from various facilities, husband and wife pastors, Augustus Roberts and Dr. Lutricia Roberts, were able to purchase a church building to serve their congregation in North St. Louis City.

Arch City Defenders, Inc.

The holistic legal advocacy organization purchased a 36,350 SF building in St. Louis City to house their team and other social service providers, like Action St. Louis, that fight for the justice and civil rights of their clients.

Tough Enough Construction, LLC

Looking to expand their construction business, owners and contractors, Wilbert Fields and Mario Miller, secured a working capital line of credit to purchase and rehab houses for quality affordable housing in North St. Louis City.



HOME LOANS

Making Homeownership a Reality: The Dullovi Family's Journey

Each year, Midwest BankCentre helps thousands of local families achieve their dream of buying a home. With expert guidance, tailored loan solutions, and outstanding service, we make homeownership easier and more accessible.

Through our partnership with FHLB Des Moines, Midwest BankCentre provided nearly \$10 million in home loans at 2% below current market rates as part of a mortgage rate relief program, making homeownership attainable for middle- and lower-income families in our region.

For Isak and Ajshe Dullovi, this program was life-changing. After a 15-year journey from Kosovo to St. Louis, the Dullovi family worked tirelessly to establish their new life. Despite language barriers and modest incomes, Isak and Ajshe pursued opportunities with determination. From freelancing in local bars to securing housekeeping roles with BJC/MoBap, they saved diligently and leaned on family support.

With the help of Midwest BankCentre's credit-establisher loan, the Dullovis built their credit and patiently waited until they met the two-year work history requirement to qualify for a home loan. Today, thanks to the mortgage rate relief program, they've achieved their dream of owning a home—a foundation for their three sons to thrive and their family to grow.

It Matters Where You Bank. By banking with Midwest BankCentre, you help create stories like the Dullovi family's, making our communities stronger and more vibrant.



The Dullovis at their new home

UPLIFTING OUR NEIGHBORS AND COMMUNITY

THROUGH SERVICE




OUR TEAM
LOGGED OVER
2,500
VOLUNTEER HOURS
IN 2024



NEARLY
1,000
PEOPLE RECEIVED GIFTS
THROUGH THE GIVE JOY
PROGRAM IN 2024



81% 
OF EMPLOYEES
DONATED TO THE 2024
CAMPAIGN, TOTALING
OVER \$53,000!



GIVE JOY!

In this favorite D.I.C.E. (Diversity, Inclusion, Culture & Engagement) initiative, the Bank provides cash for team members to perform random acts of kindness in our communities, generating smiles and personal connections with those we serve. The joy goes both ways.

2024 UNITED WAY GIVING CAMPAIGN

Midwest BankCentre proudly supports **United Way of Greater St. Louis** and the 160+ nonprofit partners and programs they support each year through the annual giving campaign, helping the nearly 1 in 3 local families and individuals served by the United Way each year.

FEED MY PEOPLE

The 2024 class of **Rising Leaders**, the Bank's mentorship program for high-potential team members, volunteered 162 hours throughout the year at **Feed My People**, one of the St. Louis area's largest food pantries and thrift stores.

THROUGH OUR NETWORK FOR GOOD

Midwest BankCentre leverages our relationships to empower our clients and our communities.



NONPROFIT CONNECTOR EVENT

Midwest BankCentre hosts this annual event to connect local nonprofits with talented and diverse individuals looking to serve on nonprofit boards. Our fourth annual event was unforgettable, breaking attendance records and packing the room with amazing people dedicated to serving our neighbors.

NEARLY
1,000
NONPROFITS
SERVED

OUR ADVISORY BOARDS

The Bank's Advisory Board network brings together diverse voices from across the region, offering insights and connections that drive new business opportunities. They keep us tapped into the local business pulse, helping us better serve our clients and community.

130+
ADVISORY BOARD
MEMBERS ARE THE
BANK'S EYES AND EARS
IN THE COMMUNITY

BLUE JAY BREWING COMPANY

Crafting Dreams, One Loan at a Time

Jason Thompson knows how to make good beer. For the past 20 years, he's been honing his craft at breweries across the country, from L.A. to D.C. to Chicago and back to his hometown, St. Louis. All the while, Jason and his wife, Nicole, held steadfast to a dream – that one day they would open a brewery of their own.

At a friend's recommendation, the Thompsons approached Midwest BankCentre for a **Small Business Administration (SBA) loan**. "They were great throughout the whole process," Jason explained. "We talked about [our business plan] back and forth several times, and they advised us quite a bit." Nicole added, "They kind of held our hands through the process."

In December 2023, Blue Jay Brewing Company took flight – and business is soaring. Located in Midtown just a few blocks from St. Louis CITY SC's Energizer Park, Blue Jay is now a popular destination among beer-loving St. Louis natives and tourists alike.

An SBA Preferred Lender, Midwest BankCentre is proud to help the Thompsons and other entrepreneurs achieve their dreams



Jason and Nicole Thompson at Blue Jay Brewing

of owning or expanding a business. Since its inception in 2021, our SBA division has grown to a 9-person team and has extended over \$70 million in loans to small businesses throughout the Midwest. This access to funding helps businesses expand, pursue new opportunities, hire more employees, and invest in equipment, all contributing to the growth and vitality of the regional economy, so we all **RISE TOGETHER**.



The SBA's St. Louis District Office honored the Bank with the **Top 504 Lender** award and recognized the Bank as one of the **Top 10 Community Banks for SBA Lending** in the region.

HEAR MORE CUSTOMER STORIES

[RisingTogetherSeries.com](https://www.mbc.com/risingtogether)

2024 RECOGNITION & AWARDS

Our satisfied clients, team members, and neighbors say it best.



BEST REGIONAL BANK

Newsweek recognized the Bank as one of the Top 500 Regional Banks in the country.



TOP WORKPLACE

Midwest BankCentre was named a Top Workplace for the 4th consecutive year!



Our incredible team continues to earn top reviews from loyal clients.

LET'S CREATE MORE OPPORTUNITIES FOR OUR NEIGHBORS, BUSINESSES, AND COMMUNITIES.

A trusted advisor is ready to help you take the next step—because **It Matters Where You Bank**.



[MIDWESTBANKCENTRE.COM](https://www.midwestbankcentre.com)

(314) 631-5500 | (800) 894-1350



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