



The Rising Together Foundation, in Partnership with Midwest BankCentre and Bank On, Hosts a Regional Symposium

Event highlights safe, affordable banking access for individuals and families, as well as support for small businesses across the St. Louis region

ST. LOUIS, Mo. (April 30, 2026) — St. Louis-based [The Rising Together Foundation](#), in partnership with [Midwest BankCentre](#) and [Bank On](#), hosted a regional symposium on Wednesday, April 29, at the North County Innovation Center Office at R&R Marketplace in Dellwood, Mo. The symposium brought together banking and community leaders, small business advocates, and residents to discuss where people in the St. Louis region still face barriers to safe, affordable banking.



The event reflected The Rising Together Foundation's broader mission to break down barriers to economic opportunity and support individuals and businesses in low- and moderate-income communities with the capital, resources, and relationships needed to move forward. It also addressed the needs of the missing middle, people and businesses that may earn too much to qualify for traditional nonprofit support but still lack the capital, track record, or banking access needed to grow.



“Too many people and small businesses still do not have access to safe, affordable bank accounts and the financial tools that come with them,” said Orvin Kimbrough, Chairman and CEO of Midwest BankCentre. “Bank On helps connect them to accounts that reduce fees, support day-to-day money management, and create a more stable financial starting point.”

Kimbrough also serves as Chairman of the Board of The Rising Together Foundation, a separate, independent 501(c)(3) nonprofit organization focused on expanding economic mobility, financial access, and neighborhood stability.

Bank On is designed to help more people access safe, low-cost bank accounts and avoid higher-cost alternatives, such as check-cashing services and prepaid cards. According to the FDIC, 18.4 percent of Americans are either unbanked or underbanked, including 4.2 percent who are unbanked and 14.2 percent who are underbanked. The disparity is even greater in some communities, with 32.3 percent of unbanked households identifying as Black and 33.4 percent as Hispanic. Without access to a checking account, many face longer waits to access funds, fewer savings opportunities, and added time and cost in managing everyday transactions.

"For many people, the barriers do not stop at opening an account. They also include finding the right support to build from there," said Gigi Greenwood MacMullan, Director of The Rising Together Foundation.

Participants also discussed how programs like Bank On help community members access free checking accounts and build the banking relationships that support everyday financial needs, small-business growth, and long-term financial stability. They addressed how debit card interchange fees help sustain low- or no-cost bank account offerings.

"Having access to safe, affordable banking is essential to regional growth. People deserve a fair shot at economic mobility. That's why I appreciate the work of Bank On to expand access to quality banking services in underserved communities," said U.S. Rep. Wesley Bell. "I'm grateful to everyone across the St. Louis region working together to create transparent and reliable financial pathways for those who need them most. Let's keep working to make sure everyone has access to financial services, regardless of their circumstances."

Speakers included **Kimbrough**, **Mike Eggleston**, Senior Researcher at the Federal Reserve Bank of St. Louis, **Reggie Jones**, Mayor of Dellwood, and **Mike Richardson**, Branch Banking Market Leader for Arkansas and Missouri at U.S. Bank.

Panel members included **Wes Burns**, Executive Vice President of Community and Economic Development at Midwest BankCentre, **Jessica Gaines**, Chief Construction Officer and Senior Project Manager for Dream Builders 4 Equity, **Lisa Madkins**, Senior Vice President, Commercial Lender, Community & Economic Development at Midwest BankCentre, and **Kevin Wilson**, Executive Director of the Small Business Empowerment Center. **Rene Knott**, host of the podcast *The Rundown with Rene Knott*, was the event moderator.

The symposium highlighted how safe, affordable banking can support stronger communities, broader economic participation, and greater access to opportunity.

For more information about The Rising Together Foundation and its work, click [here](#).

About The Rising Together Foundation

The Rising Together Foundation advances economic mobility and neighborhood stability by expanding access to fair financial tools and practical support. The Foundation partners across sectors to pilot solutions that help families stay rooted, strengthen household resilience, and build long-term security, particularly in communities historically excluded from traditional banking and investment.

Recognized as a 501(c)(3) in 2022, the Foundation directs philanthropic capital toward programs that expand credit access, stabilize neighborhoods, and strengthen community-based enterprises. For more information, click [here](#).

About Bank On

The CFE Fund's national Bank On movement supports local coalitions and financial institutions' efforts to connect consumers to safe, affordable bank accounts as a fundamental component of financial stability. Already, over 500 accounts at banks and credit unions nationwide – representing over two-thirds of the national deposit market share – are certified as meeting the Bank On National Account Standards, which designate both core and strongly recommended features that ensure low cost, no surprise fees, high functionality, and consumer safety. More than 100 Bank On coalitions across the country are working to connect unbanked and underbanked individuals to certified accounts, often through leveraging large-scale government programs and payment opportunities. Visit www.joinbankon.org for more information.

About Midwest BankCentre

[Midwest BankCentre's](#) assets exceed \$2.97 billion, with approximately \$2.45 billion in deposits as of December 31, 2025. A mainstay of the greater St. Louis community banking scene since 1906, the bank employs about 280 team members across 14 bank locations in the City of St. Louis and St. Louis, Jefferson, and St. Charles counties in Missouri, along with a loan production office in St. Clair County, Illinois. Midwest BankCentre also opened a business production office in Kansas City, Missouri, in 2023.

The bank empowers people, enables businesses, and energizes neighborhoods through the strength of its financial services, including personalized consumer and business banking, business cash management, mortgage lending, home equity loans, financial planning and investments, insurance services, and digital banking solutions.

Since 2001, Midwest BankCentre has earned Bauer Financial's 5-Star Superior rating every quarter, reflecting consistent, long-term financial strength and stability. The bank is widely recognized for expanding access to affordable capital in traditionally underserved markets and for advancing financial inclusion for low- and moderate-income customers. Honors include National Top Workplace awards from Energage and the St. Louis Post-Dispatch in 2021–2025, with multiple distinctions in diversity, equity, and inclusion, as well as recognition for Employee Appreciation, Employee Well-Being, and Professional Development for the third consecutive year. For more information, click [here](#).