

WHERE YOU BANK MATTERS





PROUD TO BE RECOGNIZED AS A NATIONAL LEADER IN COMMUNITY COMMITMENT



10,000+

LOCAL BUSINESSES SUPPORTED



NEARLY 1,000

LOCAL NONPROFITS SERVED



\$300M+

INVESTED IN UNDER-SERVED ST. LOUIS COMMUNITIES SINCE 2021



50,000+

LOCAL INDIVIDUALS AND FAMILIES SUPPORTED

When you choose to bank locally with us, you

EMPOWER PEOPLE

and organizations like those in this report. Your neighbors. Our neighbors. And these people, in turn, empower others, creating a ripple effect that is driving inclusive and sustainable economic growth in our region.

Genuine, transformational community change is not quick. It requires capital, intentionality, and consistent, patient investment – and it starts with just one person.

Our 2023 Community Impact Report tells the stories of these people and organizations who are turning the wheels of change, making dreams happen not only for themselves but for their neighbors as well. They have chosen to make a difference in our region, and they have chosen to partner with us.

At Midwest BankCentre, we keep deposits in the St. Louis region, and we purposely direct capital to local Main Street businesses, nonprofits, and historically underserved areas, creating more opportunities for more people to DREAM BIG, so we all RISE TOGETHER.

WHERE YOU BANK MATTERS.



Orvin T. Kimbrough, Chairman & CEO
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R+R MARKETPLACE

Reviving a Shopping Center. Restoring a Community.

Beverly & Ken Jenkins

The transformative R&R Marketplace, including the Midwest BankCentre Innovation Centre, is poised to foster job creation, provide essential resources, and cultivate untapped potential in the Dellwood community.

Over the past decade, the city of Dellwood's story has been one of hardship and resilience. Located just north of Ferguson in North St. Louis County, Dellwood suffered heavy losses during the 2014 unrest sparked by the killing of Michael Brown. Many well-meaning organizations came and went, leaving a trail of disinvestment.

Pastors Ken and Beverly Jenkins, leaders of the Refuge & Restoration nonprofit and church in Dellwood, have been there through it all, and they are determined to turn it around.

After nearly 10 years of planning – and approaching the 10th anniversary of the unrest – their efforts culminated on September 14, 2023 with the opening of the R&R Marketplace, a long-vacant shopping plaza turned community economic hub. Their goal: to empower the community's economic development and promote upward mobility.

Beverly Jenkins, President and CEO of the nonprofit, explained how their vision extends beyond Dellwood, creating a sustainable economic development model that can be replicated in other under-resourced communities. "It isn't just about one particular location for one particular city. It's about the entire region. It's a five-pillar model. The five pillars in that model are what we believe brings about economic mobility in any community." These collaborative pillars include education, workforce development, small business incubation, community resources, and banking – for which they chose Midwest BankCentre.

The new Midwest BankCentre Innovation Centre in R&R Marketplace provides a resource that the community had been sorely lacking – access to reasonably priced capital. There are 35 payday lenders within a 5-mile radius of the

Marketplace. These predatory lenders charge as much as 400% in interest, trapping people in financial quicksands.

The full-service branch offers an affordable alternative to payday lenders with loans to buy homes, start or scale businesses, or fund short-term needs. As an Innovation Centre, the tech-forward branch allows the Bank to experiment with new products and services that best serve the changing community.

In addition to the Innovation Centre, Midwest BankCentre is also financing the R&R Marketplace development with \$5.75 million in loans. It's part of the Bank's commitment to lend an incremental \$200 million over five years to the people, nonprofits, and small businesses in historically disinvested communities.

The second phase of development is scheduled to begin next year, including plans to add the Refuge and Restoration church, a theater, video and media production, and a commercial kitchen.

"We have to have partners that understand our vision," Ken explains of their choice to partner with Midwest BankCentre. "It was about having a partner to help people bank differently. People in the community are already talented, already smart, already educated. They just needed a pathway to be created for them so they could have access to the same opportunities."

Banking with Midwest BankCentre creates these pathways. Their resilience has paid off, and the impact will span generations.

\$200M

OUR FIVE-YEAR INCREMENTAL LENDING COMMITMENT TO BENEFIT HISTORICALLY DISINVESTED COMMUNITIES

ROSATI-KAIN ACADEMY

A Lasting Legacy of Empowering Women

The women of Rosati-Kain are said to be “fierce and unstoppable.”

Their legacy began in 1911 when two orders of Sisters (the Sisters of St. Joseph of Carondelet and the School Sisters of Notre Dame) founded the school and taught the first nine years without pay. It was further solidified in 1947, when the school was the first St. Louis-area high school to initiate integration.

This tenacious spirit was evident yet again in 2022, when the school received devastating news: their beloved school would be closing in June 2023. The closing was part of the St. Louis Archdiocese’s All Things New consolidation plan.

The community and alumnae rallied in support of the school. Volunteers negotiated a lease with the Archdiocese, incorporated the school as a nonprofit, raised funds and obtained Catholic sponsorship through St. Joseph Educational Ministries. It opened in August 2023 as **Rosati-Kain Academy**.

“Rosati-Kain Academy is a start-up school being built on a 112-year-old foundation,” explained **Marie Casey**, a ’75 alumna, former Board of Trustees Vice Chairman, and member of Midwest BankCentre’s Women Connect advisory board. When the newly independent school was



seeking a banking partner, Casey referred them to Midwest BankCentre.

“We were looking for a bank that would help us work through the intricacies of a start-up nonprofit with people who weren’t familiar with running a business,” said Barbara Geisman, a ’71 alumna and Board Secretary Treasurer. “And we wanted a bank that was St. Louis-focused and had a history of working with local nonprofits and small businesses.”

Ongoing fundraising fills the gap so Rosati-Kain Academy can provide need-based financial aid to more than 70% of its students. The school boasts a 100% graduation rate. These exceptional women go on to attend many Ivy League and top-tier universities, well-prepared for new academic rigors.

The school is teaching the leaders of tomorrow. And by banking with Midwest BankCentre, the impact Rosati-Kain has on our region and on future generations is amplified. It is a cycle of good that, like Rosati-Kain’s legacy, is unstoppable.



— MICHAEL STAENBERG

Michael Staenberg with Orv Kimbrough & Chris Imming

MORTGAGE

A First Home and a Grateful Heart

For **Arianna Martir**, homeownership had been a goal since becoming a mother. No one in her family had owned a home, and she wanted to pass something down to her children.

She explained, “Homeownership always felt unattainable. Like a dream. Something that was nearly impossible to get.” Working at Midwest BankCentre changed her perception. “My amazing coworkers helped me realize that homeownership was possible and gave me tips on how to be ready for that step.”

Arianna took advantage of discounted mortgage rates offered to employees. Mortgage Lender **Sam Karengi** helped her get pre-approved, then she was under contract within a week, and closed on her home in 30 days.

“I am still in awe that something that I’ve always had so much anxiety over was a breeze! I am so grateful for Midwest BankCentre and the help of my coworkers!”

Homeownership is key to creating wealth and advancing racial equity in the region, yet it feels out of reach for many. Midwest BankCentre is dedicated to making it more accessible to all, offering home loan options to meet a wide variety of financial needs, including 100% financing, FHA, and Veterans loans. Our mortgage specialists meet clients – including team members – where they are to get them where they want to be: home.

BOLDEN CONSTRUCTION SERVICES

Building a Business – and a Dream

Gerry Bolden knows building. He spent 30 years as a union carpenter before starting his carpentry contracting business, **Bolden Construction Services**, in 2019 with his wife, LaKisha Bolden, and LaKisha’s aunt, Pennie Brown.

Making the leap to business owner was, as Gerry put it, “a new world for me.” To help, he and Pennie, the company’s CFO, attended Midwest BankCentre’s **Small Business Academy**. The Small Business Academy was launched in 2021 in conjunction with **Lindenwood University**, with the goal of helping small business owners “think like a banker” to better understand how to access capital. With determination and a line of credit from the Bank, Bolden Construction is growing and recently completed work on Washington University’s new neuroscience building.

While commercial projects are the company’s near future, their goal is to become a developer in East St. Louis where Gerry grew up. “It’s my home town and, to be honest, God gave me a vision a long time ago, when I was 15 or 16 years old, that I’d be back in East St. Louis helping to rebuild the community. So that’s what we’re going to do.”

The Bank is proud to help Bolden build their business, their dreams and our community.



Gerry Bolden

THE FACTORY AT THE DISTRICT

From Disaster to Destination

The Factory at The District is churning out local jobs, tax revenue, and good times in an area of Chesterfield Valley once considered uninhabitable.

Michael Staenberg loves St. Louis. “I’d never live anywhere else.” He also loves making St. Louis a better place for all.

Since the Great Flood of 1993 wiped out Chesterfield Valley, the visionary real estate developer had a dream of transforming the land along the Monarch Chesterfield levee into a thriving entertainment district.

This dream became a reality as Michael and his team at **The Staenberg Group** developed **The District**, a shopping and entertainment destination designed to bring people together and create memorable experiences while supporting local businesses.

For the crown jewel of the development, Michael partnered with Midwest BankCentre to build **The Factory**, the first state-of-the-art

performance venue built from the ground-up in St. Louis in over 20 years. With 52,000 square feet and 3,600-person capacity, it has already hosted over 200 concerts and private events for upwards of 600,000 people.

The District is home to 30-40 businesses, all of which are based right here in St. Louis. “I wanted to make sure The District is filled with local businesses. All the retailers and all the people we’re putting here are local businesses. It’s important to me to give back to St. Louis.” With each concert at The Factory, a portion is donated to a charity. Last year alone, the venue gave \$100,000 to charities.

Michael’s passion for supporting the local community is what drove this project – and what drove him to choose Midwest BankCentre as

his banking partner and **Chris Imming**, Regional President, as his trusted advisor. “With Midwest BankCentre, it’s a relationship. That’s what we’re about. That’s why I enjoy doing business with your bank. And it’s about community, and we’re trying to build community here.”

Michael understands, as we do, that local businesses create local jobs and fuel growth in our region. By partnering with the Bank, The Staenberg Group is able to amplify the impact of their investment, as the Bank reinvests dollars in the region to help more St. Louisans thrive.

As Michael says, “We want to make St. Louis a better place.” If you also want to make St. Louis a better place, know that **it matters where you bank.**

UPLIFTING OUR NEIGHBORS AND COMMUNITY

THROUGH SERVICE

NEARLY 1,000
PEOPLE RECEIVED GIFTS AS PART OF THE GIVE JOY! PROGRAM IN 2023

83%
A RECORD-BREAKING 83% OF THE ENTIRE TEAM PARTICIPATED IN THE UNITED WAY GIVING CAMPAIGN.

United Way

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.

2023 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. More team members donated than ever before, helping the nearly 1 in 3 local families and individuals served by the United Way each year.

OPERATION FOOD SEARCH

The 2023 class of **Rising Leaders**, the Bank's mentorship program for high-potential team members, volunteered throughout the year at Operation Food Search, assisting with their mission to reduce food insecurity in the region.

THROUGH OUR NETWORK FOR GOOD

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

ATTENDANCE
TRIPLED FROM LAST YEAR, INCLUDING:

84 NONPROFITS SEEKING BOARD MEMBERS

60 DIVERSE CANDIDATES SEEKING BOARD SERVICE

NONPROFIT CONNECTOR EVENT

Midwest BankCentre hosts this annual event to connect local nonprofits with diverse and highly qualified individuals looking to serve on nonprofit boards. Our third annual event was electrifying, bringing together a full spectrum of inspiring people dedicated to advancing the St. Louis region.

MULTICULTURAL NETWORKING EVENTS

The Bank brings together groups from multicultural communities to help them connect and grow their networks in the region. These events included Hispanic Heritage Appreciation, Asian Appreciation, and a St. Louis Balkan American Connection event.

170+

MULTICULTURAL CONNECTIONS WERE MADE

2023 AWARDS & RECOGNITION

WITH HEARTFELT GRATITUDE



TOP WORKPLACE AWARD

For the THIRD year in a row, Midwest BankCentre has been named a Top Workplace and was awarded the national Top Workplace Award for our DE&I Practices. We were thrilled to receive three additional Top Workplace Culture Excellence Awards this year as well.

INDIVIDUAL ACHIEVEMENTS



Orvin Kimbrough
Citizen of the Year
St. Louis American



Danielle Bateman Girono
Most Influential Business Woman
St. Louis Business Journal



Ashley O'Neal
Most Powerful Women in Banking
American Bankers Association



Eric Whitford
Best Banker
Small Business Monthly



Reggie Grant
Salute to Young Leaders
St. Louis American



TOP 5 SBA LENDER & ONE OF THE LARGEST LOCAL COMMERCIAL LENDERS

The Bank was named as one of the Top 5 local SBA Lenders and one of the region's largest commercial lenders, reflecting our intentional focus on Main Street businesses, the backbone of our regional economy.



BEST SMALL BANK

The Bank was honored to be named "The Best of the Best" Small Bank for helping small businesses succeed as their trusted advisors.



24:1

ECONOMIC DEVELOPMENT AWARD

Beyond Housing & the 24:1 Municipal Partnership recognized the Bank's outstanding contributions to economic development at the 2023 Trailblazer Awards.

INTERESTED IN JOINING OUR AWARD-WINNING TEAM?

Visit [BestCareersinSTL.com](https://www.bestcareersinstl.com)



Orvin Kimbrough & BJC's Richard Liekweg



IMPACT BANKING Midwest BankCentre's Impact Banking partnership with BJC Healthcare was recognized by the *St. Louis Business Journal* for the Innovation in Philanthropy Award and earned a spot on *St. Louis Magazine's* A-List 2023: Shaping the Region.

BJC was the first anchor institution in the region to become an Impact Banking depositor. As BJC deposits funds with the Bank, we invest them in the region's most under-resourced communities to address health and wealth disparities. The partnership enables us to extend capital to more marginalized people, allowing them to realize their dreams of home ownership, starting or growing a business, and other credit needs.

TO LEARN MORE, VISIT [IMPACTBANKINGSTL.COM](https://www.impactbankingstl.com)

RISING TOGETHER

HEAR MORE CUSTOMER STORIES AT
[RisingTogetherSeries.com](https://www.RisingTogetherSeries.com)



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