

# OUR ONE MIDLAND CULTURE

Banking built better begins with a culture built better.



"[Midland is] a place where you are a contributor, valued, and can build upon a career path. People are friendly and genuinely care about you as a person, not just the work you do."

**JEFF** 

Executive Corporate

# WHO IS MIDLAND?

A strong and growing diversified financial services company, we take heart in providing our clients with world-class service, our shareholders with ownership in a prosperous company, and our employees with a fulfilling career where they can reach their potential.

**Learn More** 

# **OUR PROMISE**

#### We are... here for our customers.

Midland States Bank is a community bank at its heart, and it shows. We are made and built up by our customers, operating with their needs and financial goals at heart. We may grow larger every day, but our promise to be a dedicated partner for every single one of our customers will never change. We are constantly striving to be better so that our support and products meet our customers where they are in their journey to financial strength.

# ONE MIDLAND MINDSET

#### We are... one company, one culture, one team.

One Midland is a symbol of our commitment to unity and teamwork. One Midland is our culture brand, and it represents our mindset when interacting with each other and serving our communities. At every location and with every interaction, we work together and strive to provide a seamless experience for our customers. We set bold goals, we collaborate to meet them, and we take the feedback and improve. We are resilient and dynamic, innovative, flexible, and inclusive. We are One Midland.



"One Midland is the DNA of who we are. While we are all encouraged to be different and use our unique talents, One Midland keeps us all rooted to the same foundation."

TIM

Community Banking
Corporate

"I have been fortunate to wear many hats at Midland and through my career I have felt empowered to express my creativity to achieve bold goals."

#### LORA

Commercial Effingham, IL



# **OUR VALUES & PRINCIPLES**

### We are...grounded in our values.

#### **Our Values**

#### Integrity

We follow through, do what they say, and treat others with respect.

#### Accountability

We are responsible for taking initiative and ownership.

#### **Teamwork**

We are committed to working together.

#### **Empowerment**

We encourage others to act with confidence, trusting other's knowledge and abilities.

#### Creativity

We are forward thinkers that approach problems and opportunities with an open mind.

#### **Achievement**

We accomplish company, team, and individual goals.

### We are...serving with more heart.

#### Our Principles

#### Helpful

- Contribute valuable work
- The customer, the customer, the CUSTOMER
- Put team before self
- Care about people

#### **Effective**

- Know the details and communicate plainly
- Disagree with respect
- Do the right thing even when it is the hard thing

#### **Ambitious**

- Be bold, be curious, and have fun
- Embrace and drive change
- Create long term value white delivering short term results

#### Resourceful

- Have a bias for action
- Find a way
- Be financially responsible

#### Thankful

- Celebrate successes
- Live a full life outside of work
- Be humble

# MIDLAND EXCELS BECAUSE...

#### We are... continuously improving.

Life is constantly changing, and we know if we don't keep up, our customers are the ones who suffer. So we're coming up with new and creative ways to push ourselves to new heights. Whether it be stepping up our customer service and experience or creating new ways to bank, we'll never slow down. As our motto says, we're banking built better, and we really mean it.

## SHAREHOLDER VALUE

#### We are... focused on optimal performance.

We know that an organization's culture impacts that organization's performance. In other words, there is a direct relationship between our constructive culture and our positive outcomes and results when it comes to shareholder value. We draw strength from providing opportunities for growth and collaboration amongst team; our constructive culture promotes innovation and dissolves unhealthy competition. Our team members have ownership of the processes we utilize and the changes we make; this level of empowerment, teamwork, and accountability is what links culture with serving customers and bringing in the results for our shareholders.



"At Midland, you feel the values, the energy, and the culture. This is honestly the first bank I worked where I feel the culture encourages employees to appreciate our differences!"

**ALYSSA** 

Retail St. Louis, MO "We depend on our community to sustain us, therefore, we want to reciprocate and be a part of the community. This means participating in local events and being involved in organizations that help build our community and our local businesses."

#### DIANE

Retail Plano and Sandwich, IL



# COMMUNITY INVOLVEMENT

#### We are... members of our communities.

#### Volunteerism

We encourage our employees to give back to our neighborhoods through corporate sponsored volunteer opportunities and individual interests. Each year, they dedicate thousands of hours of community service.

#### Charitable giving

Through corporate and employee giving programs, Midland supports a wide range of community organizations that provide for the improvement of general welfare, education and health.

#### **Financial Empowerment Sessions**

Partnering with local nonprofits, we facilitate a wide range of classes for kids, consumers and small businesses designed to teach positive money management skills and prepare them for a successful financial future.

#### **Believable Banking Lending Programs**

Our Believable Banking Home Mortgage and Home Improvement Loan programs assist people on the pathway to affordable, successful home ownership while helping revitalize neighborhoods.

#### **Community Development Plan**

As part of our continued efforts in furthering community development, we've adopted a plan intended to serve as the strategic plan for our initiatives.

#### Midland Institute for Entrepreneurship

Established by Midland States Bank, the Institute implements the transformational 'CEO' (Creating Entrepreneurial Opportunities) program at public and private high schools in our footprint — and beyond.

## MIDLAND FOUNDATION

#### We are... giving back.

Midland States Bank is committed to supporting the communities we serve. We are grateful to these and many other organizations who give so much and impact so many. In order to show our thanks, we donate thousands to organizations so we can help them, help others. Some of our past donations have included:

- The United Way
- CRIS Healthy-Aging Center
- The Simple Room
- Harmony Playground
- Crisis Nursery

- The Spanish Community Center
- The Haven
- ECCOA Senior Center
- Goodwill

...and many more!

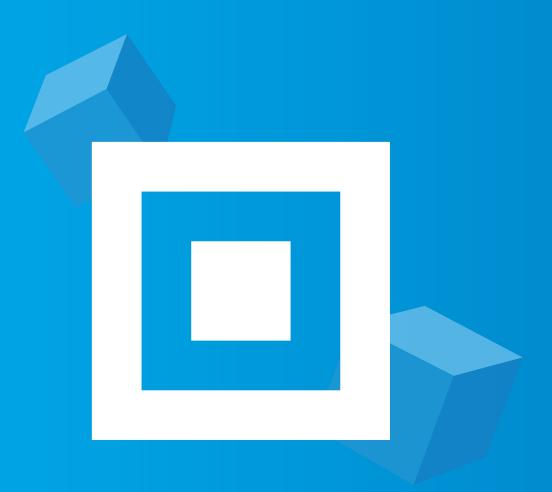




"We have a great team of individuals who work well together and genuinely care about our clients and each other. We participate in events in our community and foster strong relationships with our customers."

LORI

Retail Columbia, IL



# WE ARE ONE MIDLAND