

Our **One Midland** Culture



# 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 advance.

We'll always be  
moving forward.

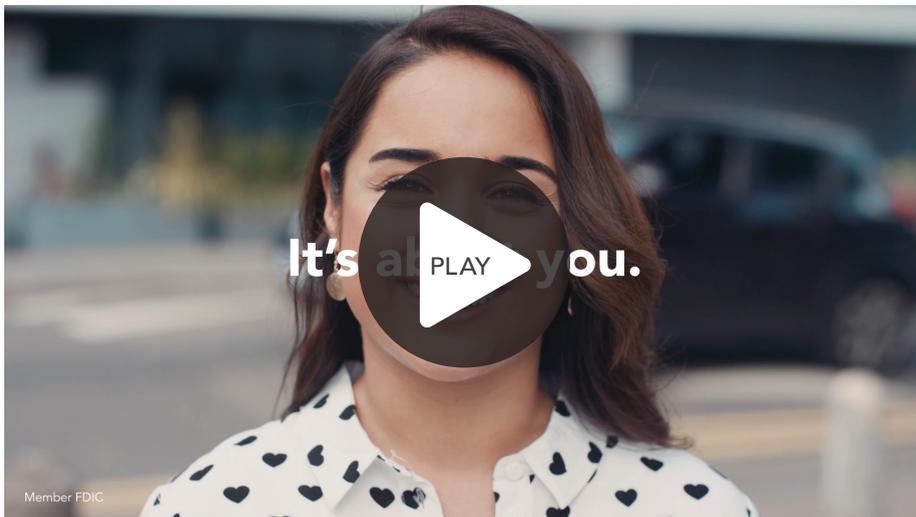


Member FDIC

# Our Culture

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 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.



BRINGING  
MORE  
HEART.



**Midland embraces and encourages  
a very open, constructive culture.**

**EDWARD**

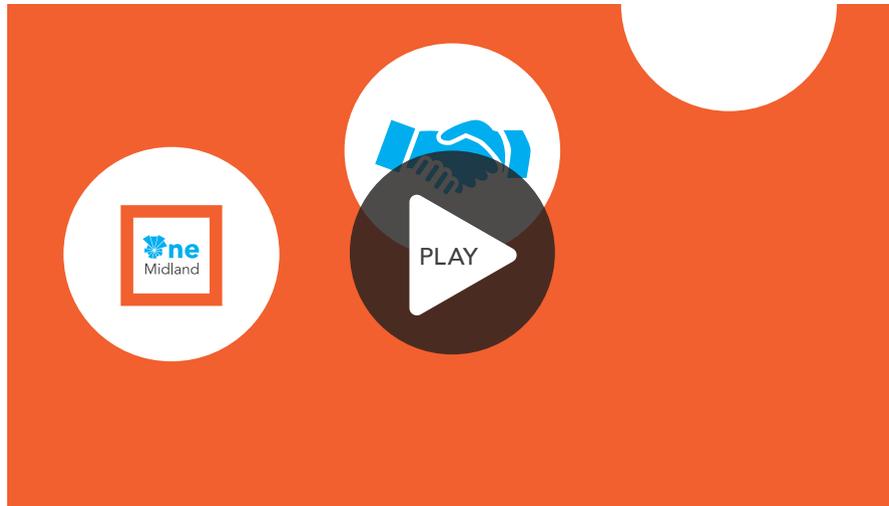
Trust Department  
Tarrytown, NY



# One Midland

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 and flexible. We are One Midland.



BETTER  
TOGETHER.



**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



# Our Values

We are... what we live by each day.

## Accountability

### Like this...

- We acknowledge and learn from mistakes
- We believe that commitments to our shareholders, partners, customers, communities and each other are fundamental to our success
- We accept accountability for our actions
- We own our projects and initiatives and see them to a successful conclusion
- We deliver on promises

### Not like this...

- We let external issues impact our results
- We show little initiative
- We use lack of clarity as an excuse for lack of performance
- We focus on mistakes
- We focus on blaming others or situations for lack of performance
- We focus on why we can't complete a project and/or initiatives

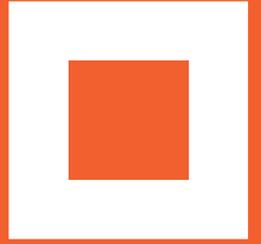
## Achievement

### Like this...

- We celebrate successes
- We recognize efforts and accomplished personal and company goals
- We pursue continuous improvement

### Not like this...

- We focus on "getting by" and not improving or developing our skills
- We rarely accomplish or exceed goals and expectations
- We will not embrace or recognize our teammates accomplishments
- We focus on failures instead of seeing the positive outcomes of success
- We believe we are better than others and don't recognize the value in other people
- We believe everything must be perfect and if it is not, it is unacceptable





[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



# Our Values

We are... thinking outside the box.

## Integrity

### Like this...

- We do what we say we are going to do and follow through
- We make decisions for the greater good, not self-interest
- We demonstrate our respect for anyone we come in contact with by being courteous, pleasant and good listeners
- We assume best intentions, not motives

### Not like this...

- We over promise and under deliver
- We agree with the person with the "most power" in the room
- We focus on getting the attention of the person in charge
- We compare ourselves to others (are we better than, or less than ...)
- We make decisions that are focused on our own gain

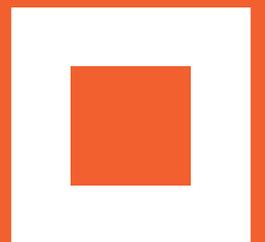
## Creativity

### Like this...

- We build on strengths of diversity
- We constantly raise the performance bar
- We challenge ourselves to see beyond what we see possible at the moment and dream big

### Not like this...

- We do things the way it has "always been done"
- We avoid change and are slow to adopt new practices
- We use rules to justify no action to move forward
- We desire to work with people similar in thought and action
- We set the bar unrealistically high
- We focus on what isn't working instead of seeing what is working





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

We are... strengthening each other.

## Empowerment

### Like this...

- We involve our teams in problem solving
- We create a dynamic environment built on trust
- We delegate effectively
- We make decisions based on analysis, planning and collaboration at all levels

### Not like this...

- We have a “my way or the highway” attitude
- We micromanage projects
- We do not trust others and we create an environment of distrust
- We do not fulfill responsibilities nor delegate to others
- We avoid making decisions
- We switch priorities to please others
- We never challenge our leaders

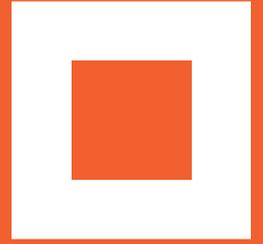
## Teamwork

### Like this...

- We foster a positive, open environment
- We expect everyone to be friendly, open, and sensitive to the satisfaction of their work group
- We place a high priority on interpersonal relationships
- We encourage cross-organizational collaboration

### Not like this...

- We tend to be withdrawn and do not participate
- We avoid interactions with others
- We pretend to be a part of the team but prefer to work in a silo
- We cooperate to promote a personal agenda
- We associate only with individuals that will advance our careers





**We are all one team, one company, driving  
our culture and values to the highest level  
within the banking industry.**

**MARGARET**

Operations - Document Management  
Weldon Springs, MO

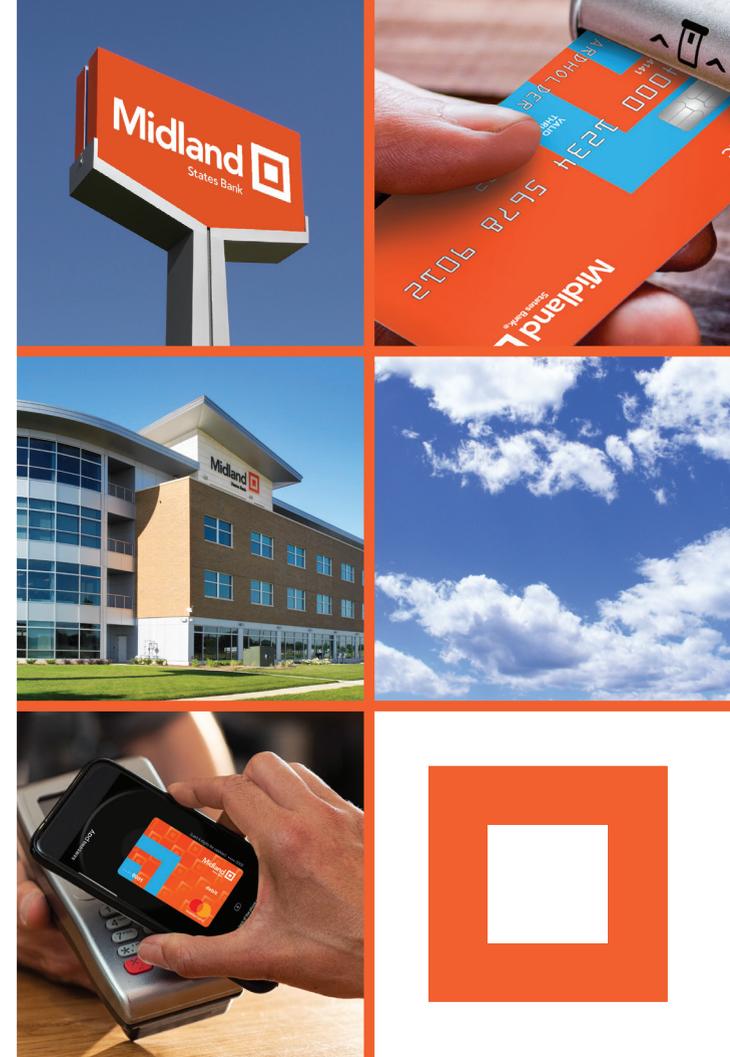


# Midland Excels Because...

We are... continuously improving.

Life is constantly changing, and we know if we don't keep up, our customers are the ones who will 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 for real life, and we really mean it.

At an individual level, we embrace a growth mindset. We believe we can continuously learn and develop; and what it takes is having big bold goals, creativity and dedication for continuous growth. Our culture training and ongoing conversations between managers and their teams about development of new skills and knowledge are some avenues to make professional development palpable for each one of us.



ALWAYS  
REACHING  
HIGHER.



Midland has a training program in place that if you want to learn you can, and it doesn't matter what position you hold they are always looking for ways to help you improve both personally and professionally.

CRYSTAL

Retail Operations  
Corporate



# 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

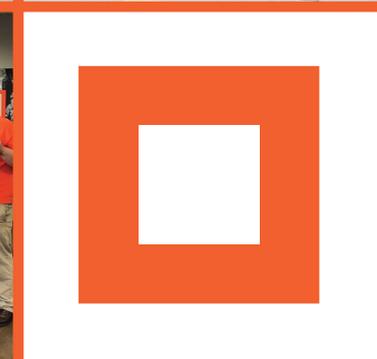
Our Believable Banking Home Mortgage and Home Improvement Loan programs assist people on the pathway to affordable, successful home ownership while helping revitalize neighborhoods.

## 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.



WORKING  
FOR  
BETTER.



**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

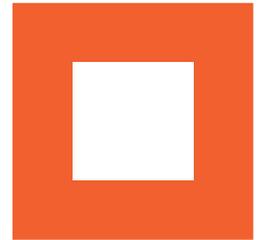


# Midland Foundation

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!**



HELPING  
THROUGH  
GIVING.



**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



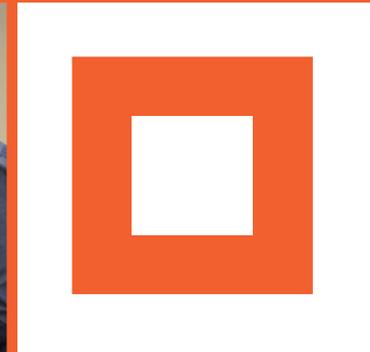
# Shareholder Value

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 teams; 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.



PROVIDING  
FREEDOM  
TO GROW.



**When you keep an open mind,  
the possibilities are limitless.**

**PATRICIA**

Retail  
Manteno, IL





We are Midland. Great strength. More heart.



