



FOR IMMEDIATE RELEASE:
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Press Release

HAY NAMED EMPLOYEE OF QUARTER

Jefferson City, MO (November 4, 2019): Matt Sinnett, President/CEO of Midwest Independent Bancshares Inc. (MIB Inc.) announced the Employee of the Quarter for the second quarter of 2019 as John Hay, Vice President/Loan Review Officer, MIB Banc Services, LLC.

John Hay, Vice President/Loan Review Officer, joined MIB Banc Services, LLC, in July 2012. He is responsible for conducting loan reviews, stress testing, ALLL adequacy reviews, and other loan related services.

Hay is a veteran of the banking industry. He comes to MIB Banc Services LLC, from the Missouri Division of Finance where he was a senior bank examiner with more than five years of regulatory experience. Hay routinely served as the examiner-in-charge of large and complex banks and also has spent more than 19 years in the financial industry working in and managing loan review departments.

He earned his bachelor's degree and masters of business administration from the University of Missouri in Columbia, Missouri. Hay is a 1998 graduate of the Missouri Bankers Association Commercial Lending School.

Midwest Independent Bancshares, Inc. (MIB, Inc.), is the bank holding company of Midwest Independent Bank (MIB), which is wholly owned. MIB is a "bankers' bank" which provides a wide array of correspondent banking services to close to 500 financial institutions throughout the Midwest. MIB is based in Jefferson City, MO. MIB, Inc. also offers audit services to community banks thru MIB Banc Services, LLC, and is the majority owner of First Bankers' Banc Securities, Inc. (FBBS). FBBS offers investment products to community banks in over 25 states.

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