Midland States Bank Opens New Downtown Effingham Office

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EFFINGHAM, ILLINOIS – September 29, 2015 – Midland States Bank will officially open the doors of its new full-service banking center in downtown Effingham on Monday, October 5. The new banking center at 110 South 5th Street is located within the same city block as Midland's current facility at 133 West Jefferson Street, which it has occupied since 1883.

The two-story brick building has a similar structure and features as Midland's corporate headquarters in Effingham. The new banking center utilizes an open space design and a Universal Banker concept. This new concept in banking enhances the walk-in experience by allowing customers to conduct most transactions through a continuous, customer-friendly service counter. The natural light-filled interior features light wood grains and a warm color palette. Two large flat-screen monitors on the first floor also add visual appeal and will feature bank promotions and information.

Tim Spitz, Regional Market President for the Effingham Midland location, stated, "When our corporate staff moved out to our new headquarters a couple of years ago, we found ourselves keeping up a building much larger than we needed. Our new location will be much more energy efficient and built to serve our customers more conveniently." Preparation for the new energy-efficient building began back in 2014.

The office will feature comprehensive retail, mortgage and wealth management services on the first floor, as well as safety deposit box access. Business banking services will be located on the second floor. There will also be two drive-thru lanes, as well as a drive-thru ATM as an added convenience for customers.

The downtown office staff will relocate to the new building beginning October 5. At that time, work to remove the current drive thru facility will begin, and that area will provide additional parking for the new facility later this year.

About Midland States Bancorp, Inc.

Midland States Bancorp, Inc. is a community-based financial holding company headquartered in Effingham, Illinois, and is the sole shareholder of Midland States Bank. Midland has assets of approximately \$2.8 billion, and its Midland Wealth Management Group has assets under administration of more than \$1.2 billion. Midland remains locally owned and provides a full range of commercial and consumer banking products and services, merchant credit card services, trust and investment management, insurance and financial planning services. In addition, commercial equipment leasing services are provided through Heartland Business Credit, and multi-family and healthcare facility FHA financing is provided through Love Funding, its non-bank subsidiaries. Midland now has more than 70 locations across the U.S. As a community banking institution, Midland prides itself on establishing and maintaining excellent relationships with its customers and is committed to serving the financial needs of its communities. For additional information, visit http://www.midlandsb.com or follow us on LinkedIn at https://www.linkedin.com/company/midland-states-bank.

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