

Midland States Bank Breaks Ground on New Downtown Effingham Banking Center

August 18, 2014 12:33 AM ET

EFFINGHAM, ILLINOIS – August 18, 2014 – Midland States Bank officially broke ground on its new full-service banking center in downtown Effingham during a ceremony with bank and city officials. The new banking center, which will replace the current facility located at Jefferson and 5th Street, is scheduled to open in Spring 2015.

The two-story brick building will have similar structural elements in its design as previously used on the bank's corporate headquarters building in Effingham. Located on the Northwest corner of Section Avenue and 4th Street, the new banking center will feature an open space design with glass walls encompassing the lobby area. An enhanced walk-in experience will greet customers with a unique, continuous customer-friendly service counter that allows most customer transactions to be fulfilled at a single transaction station.

The natural light-filled interior will be enhanced by light wood grains and a warm color palette. Two large flatscreen monitors on the first floor will add visual appeal and will feature bank promotions and information.

Tim Spitz, Regional Market President for Midland, 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."

Spitz added, "Our new branch offers added convenience for our customers with ample parking and easier access for both our walk-in customers and drive-up customers."

The office will feature comprehensive retail, mortgage and wealth management services on the first floor, as well as safe deposit access. Business banking services will be located on the second floor. This location will employ a staff of 16.

Site preparation has already begun on the 8,476 square foot, energy-efficient building that will include two drive-thru lanes, as well as a drive-thru ATM. AKRA Builders of Teutopolis, Illinois, will be the general contractor for the project. The branch was designed by architectural firm Pure Architecture Studio of Whitefish Bay, Wisconsin. Local and regional contractors will be used for the various construction needs.

The downtown office staff will relocate to the new building upon completion. Several options for the existing office space are under consideration. For customer convenience, the current drive-up location and banking center will remain open until completion of the new building.

About Midland States Bank

Midland States Bank is rated "5 Stars" by Bauer Financial, a rating reserved for only the strongest financial institutions in the U.S. Midland has assets of approximately \$1.8 billion and Midland Wealth Management has assets under administration of more than \$1.1 billion. Established in 1881 in Effingham, Illinois, Midland States Bank provides a full range of commercial and consumer banking products, trust and investment management, insurance, and financial planning services. As a community banking institution, Midland States Bank prides itself on establishing and maintaining relationships with its customers and is committed to serving the financial needs of the communities it serves. For additional information, visit <http://www.midlandsb.com>.

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