

# Edwardsville Bank is investing in Edwardsville. Here’s why.

Officials at Edwardsville Bank write about why they chose the market.

Most people do not give up stable jobs and good paychecks to start from scratch. Most people do not willingly take on incredibly difficult, completely avoidable challenges. Most people do not make good entrepreneurs. Thankfully, we are not “most” people.

Not only did we decide to take an entrepreneurial path — we decided to take an entrepreneurial path in the banking sector, which might be the most challenging sector an entrepreneur can choose to disrupt.

Why we took the plunge. Community banking is highly regulated and amid a well-publicized struggle to find its footing among megabanks and the current wave of fintech platforms or “challenger banks”. So many of our great community banks have disappeared, gotten rolled up into out-of-town conglomerates. In our opinion, community banking is the bread and butter that keeps the American economy moving, even if it doesn’t often get the spotlight.

Given the challenges facing community banks, why would anyone choose to buy or start a new local financial institution? Why would a team of community leaders decide to take the plunge and invest in a new business in a notoriously hard sector?

Here’s the answer: When we launched Edwardsville Bank, a division of Saint Louis Bank, we



Edwardsville Bank, 209 E. Schwarz St.

weren’t just focused on the bank.

We were focused on the community.

Our board of directors, executive leadership, and our team of employees believe in our community, our neighbors, and our collective talent. We believe that the Edwardsville area deserves a local partner focused on the long-term success of the community. By combining technology with the “human element” of banking we aim to be the trusted partner of the entire community.

We see the potential for rebirth in the large name-brand corporations that still call the St. Louis metropolitan area home. We see it in the nationwide empires that got their start

in St. Louis, such as Panera, Express Scripts, and Build-A-Bear Workshop.

We see our potential in a thriving startup scene that Forbes recently ranked No. 2 in the country.

We see a better tomorrow in the eyes of the aspiring small business owners who come to us to apply for the loan they need to make their entrepreneurial dreams a reality.

We are a community of makers, dreamers, and problem-solvers.

The St. Louis metropolitan area and the small businesses within it face significant barriers to making their dreams a reality. One of those barriers is a lack of access to capital for growing businesses

and startups. Additionally, many of our community’s most dynamic and entrepreneurial residents face significant current and historical barriers that prevent them from accessing the capital and banking services they need to make positive changes in the region we all share.

Fortunately, removing barriers to starting or expanding an existing business is exactly why we are here.

Our employees aren’t owners of a community bank because community banking has an exceptionally high return on our investment. We did not establish a community bank because the world was lacking in banks. We certainly did not start a community bank based on a belief that running a bank is easy.

So why did we do it?

The answer is in our name.

Edwardsville Bank believes in Edwardsville and our surrounding communities. Our investors, leaders, and employees grew up here. We have been here for generations and plan to be here for the many generations to come.

Everyone who was a part of establishing this bank believes in this community and our potential. Local banks with a vision for the business community and a passionate belief in our region will play an important role in making that happen.

Edwardsville Bank has that vision.

Edwardsville Bank has that passionate belief.

We opened Edwardsville Bank because we believe in this community.

We opened Edwardsville Bank because we believe in you.



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