

Company overview

Headquartered in Macon, Georgia, MidCountry Financial Corp. is a financial services holding company with organizations that serve customers around the world.

Capitalized with \$32 million in August 2002, MidCountry Financial made its first acquisition the same month. The second issue of common stock was completed in October 2004, and total capital now exceeds \$162 million.

Each company in the MidCountry Financial portfolio is focused on a unique, niche market with substantial opportunity. This mix of solid companies has been specially chosen for its ability to contribute to long-term growth and deliver strong returns to shareholders.

Companies in the MidCountry family.

The banking subsidiary, MidCountry Bank, provides community banking services through branches in Southern Illinois, central Minnesota, and Las Vegas, Nevada.

In addition, the Bank offers investments through its MidCountry Investments subsidiary and mortgages through the MidCountry Mortgage division. It also offers customers the benefits of insurance services through its affiliate, and wholly-owned MidCountry Financial subsidiary, Insurance Planners.

The military banking division of MidCountry Bank, Pioneer Services, has been providing the military community with unsecured personal loans for more than 20 years.

A consumer finance company, Heights Finance Corporation serves small communities throughout Illinois, Indiana, Kentucky, Missouri, Tennessee, and Wisconsin.



Achieving growth and profits through in-demand niche markets.