



## President's Message

Welcome to MidCountry Financial Corp., a financial services organization dedicated to meeting the needs of its customers, employees, the communities it serves, and its shareholders.

With nearly 50 years in the banking industry, I have learned that bottom-line results are certainly crucial to an organization—they drive the business, provide for growth, and ensure the financial security of the company. But they are only part of a successful company. Long-term success is also the result of dedication to the entire enterprise. The people, culture, dedication to customers, and shared values of a company are all instrumental to bottom-line results.

At MidCountry Financial Corp., we focus on the whole organization through having a mix of progressive companies, each one in a specific, high-opportunity niche market. This allows us to have diversified brands that are capable of adapting to changing markets, whether it's mortgages, investments, consumer lending, retail banking, or other financial services. And we have the industry expertise and relationships necessary to succeed in these markets.

While these companies are each different, they are all grounded in the same values, share the same norms, and have the same passion for fostering customer loyalty and service in all of our stakeholders. This in turn fosters employee loyalty and growth, and generates a vibrant, effective organization dedicated to providing the long-term earnings our shareholders have come to expect.

**Robert F. Hatcher**  
President and Chief Executive Officer,  
MidCountry Financial



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