



**INSIDE  
THIS ISSUE:**

Notes from Dan's Desk ..... 2  
 Employee Spotlight..... 3  
 Banking Behind the Bank ..... 4  
 Inside F & M Preston..... 5  
 Inside F & M Chatfield..... 6

Inside F & M Rochester ..... 7  
 Summit Club..... 8  
 Inside F & M Insurance ..... 9  
 Inside F & M Investments ..... 10  
 Random Acts of Kindness..... 11



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# Notes from Dan's Desk

December 26, 2022, marked my mother's 95th birthday! Although that weekend was a horrible weekend to travel, every family member did manage to get there even though there were challenges surmounted by some (we had grandchildren and great-grandchildren travel from California, Colorado, and Michigan). We celebrated at my sister's in Burnsville with my mother's favorite meal—brunch. And we followed that up with her favorite desserts—lemon meringue pie and lemon cake. We did have candles on the cake for her to blow out, but only two—a nine and a five. We might still be waiting for her to blow out the 95 candles if we had used that many! Happy birthday, Mom!



Jan and Dan with their mother, Evie, on her 95th Birthday

The month before that celebration, my [Bridge] daughter Carryn's husband, George, completed an Ironman Triathlon in Florida. Remember how I said I did a sprint triathlon in June? That pales in comparison. A full Ironman consists of (and in this order) a 2.4



L to R: George at finish of 1.2-mile leg of his swim • George at the start of his 112-mile bike ride • George starting on last leg of his Ironman - the 26.2 mile run • Carryn (Dan's daughter) with husband George & daughter Elsie

mile swim (they swam in the ocean), a 112 mile bike ride, and a 26.2 mile run (a full marathon). To complete that you need to be a true Ironman. Plus, George had some bike problems and only had two gears to use for about the last half of the ride—definitely a hindrance. But he made it! Congratulations, George!



The Winner's Trophy

While I'm on the subject of physical activities, I recently participated in an outdoor bonspiel fundraiser called Froth, Frost, & Flannel held by the Rochester Curling Club at Little Thistle Brewing. What is a bonspiel? I asked that very question about a year and a half ago and learned that it's a curling competition in which several teams participate. I've mentioned that I've ridden in the Filthy 50 with Steve Russell a couple times. Well, Steve also happens to be the president of the Rochester Curling Club. He got me interested in trying curling. And to tell you the truth, I wasn't sure what I'd think of chasing a heavy object down the ice. But it is actually fun and challenging! Anyway, Steve asked me to be on his team, and we ended up in the finals. Unfortunately, we finished second and missed out on getting our names on the trophy, but there's always next year!



Ice Sheet at Little Thistle

If you're interested in learning more about the Rochester Curling Club (it was founded in 2017), here's their website — [CurlRochester.Curling.Website](http://CurlRochester.Curling.Website). I joined in the fall of 2021 and curl in their league which is held at the Rochester Rec Center, but they would love to have their own facility (I can tell you that curling on a hockey ice rink makes for some interesting challenges). If you are interested in learning more about the club and/or want to support them, check out their website.



The Finals Match

I thought I'd also provide an update on our new building in Rochester. Things continue to progress nicely with completion being expected around the end of March. We're going to plan for a cushion in case of some unforeseen delays so we're planning to open that new office to customers on May 1st. We'll be sure to keep you informed of our progress via social media. And you can always follow the work on the exterior by checking out [App.OxBlue.com/Open/Benike/FMcommunityBank](http://App.OxBlue.com/Open/Benike/FMcommunityBank).

As far as the bank's operations are concerned, we had a great 2022. We actually crossed the \$200,000,000 mark in total assets as of the end of November—that's the largest we've ever been in terms of total assets! That represents nearly \$22,000,000 in growth since the end of 2021. We've fallen back a bit from there, but we continue to grow steadily each year. And that can be attributed to having a great group of people working for us. We had a little more turnover in 2022 than we have had in the past, but we've been very lucky to find good people to fill those positions. I want to thank every one of our staff for doing all they do every day for F & M and you, our customers. The good work they do allows us to do good work in the communities we serve. And by supporting our communities, we're making Southeast Minnesota an even better place to live and work.

The next time I'm working on my newsletter article, I'm hoping to do so from our new office. We won't quite be open, but we'll be putting the finishing touches on it. We look forward to seeing you there!

#InsideFM

# Employee Spotlight A Little Bit About **ME** - Introducing...

## Jenna Blumer

**What is your favorite quote?**  
"Confidence is not 'they will like me'. Confidence is 'I'll be fine if they don't.'" – Christina Grimmie

**Where are you from?**  
Fountain, MN

**What skill would you like to master?**  
I know how to cook, but I would like to learn more.

**Where would you spend all of your time if you could?**  
The Minnesota State Fair. I enjoy going there towards the end of summer.

**What's the most impressive thing you know how to do?**  
Adapting to technology that I'm not familiar with quickly and changing a keg quickly at my part time job.

**What's your go to band or artist to listen to?**  
Anything country.

**What motivates you?**  
Knowing that every day is a new opportunity.

**What skill or talent would you most like to learn?**  
Play the guitar.

**What movie never gets old no matter how many times you've seen it?**  
8 Seconds and Pure Country

**Most interesting thing about you?**  
I am related to someone who was on the TV shows "Dallas" and "Walker Texas Ranger".

**What was your first job?**  
A server at the Chatfield Dairy Queen.

**What's your favorite place you have ever visited?**  
Either the National Western Stock Show in Denver, CO, or Fort Worth, TX.



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Jenna's French Bulldog, Cinch



Jenna with family at Christmas



Jenna with friends snow tubing in Mazeppa



Jenna with friends at LaCrosse Bull Riding

#InsideFM

## Welcome to the *Community*

Chuck Aug's granddaughter  
*Aria Lucia Aug*  
Born 11/11/22  
9 lbs, 4 oz, 20 3/4 inches



Mom Mariah, Dad Jordan (Chuck Aug's son), and baby Aria



## F&M Milestone Birthdays

**JIM OELTJENBRUNS**  
Senior Lending Officer

60<sup>th</sup>



Jim in 1987



Jim with granddaughter, Blakely

# Employee Spotlight

## Banking Behind the Bank

**I am happiest when...** I am spending time with our fur babies, friends & family. There are always lots of laughs when we are together. Some of our highlights are us out on the pontoon, sitting around the fire watching a movie outdoors, going down the slip 'n slide in our back yard or just sitting around having cocktails & enjoying all the memories.

**I am most likely to become famous for...** my canned salsa & spaghetti sauce. I thank my dad for my green thumb, as we always had 3 big gardens growing up on the hobby farm, and my mom, for teaching me how to can the veggies we picked. Like every kid growing up, I may have not liked the harvesting & cutting up all of the veggies, but I am

very thankful now for everything I have learned over the years from both of my parents.

**I think everyone should** bartend, waitress, and/or cashier **at least once in their lives.** It gives a person a better understanding of customer service.

**If I could turn any activity into an Olympic sport, I would have a good chance of winning a medal for overthinking.** The saying, "Hold on, I need to Overthink this", fits me well.

**On the weekends, you would most likely find me** working on crafts for upcoming vendor sales, going to flea markets to see what I can come up with to repurpose, or just relaxing out on the deck.



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Jenny with son, Nick, at Luke Bryan Concert



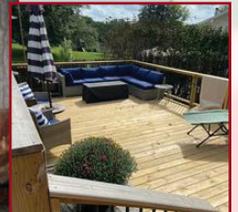
Jenny with mom, Carol, and son, Nick



Jenny & friends on the Mississippi for a girls outing



Nick (Jenny's son) with dog Kalie, Jenny, with dog Holly, and Brian (Jenny's husband) with dog Bailey



Completed Home Deck Project

## F&M Anniversaries

Preston Office  
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**Chuck Aug**  
President | COO



**Mary Schwarz**  
Preston Branch Manager |  
Ag & Commercial Lender



**Ron Stevens**  
Real Estate Appraiser



**Dan Root**  
VP | Chatfield Branch  
Manager

Rochester Office  
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**Nate Askelson**  
Credit Analyst



**Chris Braendlin**  
Vice President |  
Commercial Lender



**Mikeala Stevens**  
Teller



**Nicole Henderson**  
BSA & Compliance  
Officer | Internal Auditor

[RedCrossBlood.org/Give](https://www.RedCrossBlood.org/Give)  
**All healthy individuals,  
consider joining our  
blood drive!**

**MARCH 27  
MONDAY**  
**PRESTON  
COMMUNITY ROOM**

**Schedule your  
time to donate!**  
Dates are subject to change.

# In Preston It All Happened in New York City

There is no place like New York City. As Huey Lewis and the News sang:

New York, New York, is everything they say  
And no place that I'd rather be  
Where else can you do a half a million things  
All at a quarter to three?

And there we were the last week of the year. Staying in Times Square for three nights. What a time! We saw the Rockettes Holiday Show, the Neil Diamond Broadway Play, *A Beautiful Noise* (Scott, I highly recommend you see it), the 9/11 Memorial, and the Pinstripe Bowl played at Yankee Stadium. The impetus for the trip was the Gophers were playing Syracuse.



Chuck's wife, Vonnie, & Chuck in front of Christmas tree in Rockefeller Center



Vonnie & Chuck with friends Angel & Duane at Hotel Edison

The first night, after attending the Rockettes show at Radio City Music Hall, we happened to stop at an Irish Bar on the way back to the hotel called, *The Playwright Bar*. As with everything in New York City, it was crowded. Two seats at the bar for the four of us. No matter, two sat and two stood. Standing there, I struck up a conversation with the folks next to us.

They were in a similar, cramped predicament as there were four of them and two seats. Younger folks (who isn't these days) from the City having a good time.

After a bit, I noticed a table was opening up behind us with four seats available. With a bit of self-serving intention, I suggested to the one guy I was visiting with that he might want to move to the table so they all had seats. Not only seats, but it looked like they were leaving some leftover food. Now, Vonnie has warned me numerous times that my sense of humor (some have another term for it) is not understood by many meeting me for the first time. This was one of those times.

The guy went full east coast on me. Telling me, loudly, forcefully, "Do I look like somebody that needs leftover food!? Who tells somebody that!? Do I look like I have no money!? You see this watch? It cost \$1,000. Is that somebody that needs leftover food? You are in my City. I don't appreciate it!"

As those with me slid away down the bar, I was speechless for a minute. Completely caught off guard. Most times I simply hear, "You are a smart ---" if they don't like it. This

was intense. So, I apologized, which his girlfriend accepted and he ignored, continuing to ramble.

On the way out, the girlfriend leaned to one of us and said "You know, we have money. We live on the *Upper East Side*. We only come down here for some fun." I guess it must be a hoot on the Upper East Side. Nice watches, bad attitudes.

The next day, we go to the Gopher game. A great game with the Gophers winning 28-20. After the game, we went to *Billy's Bar* to wait for the bus. Upon entering, one of the groups was celebrating with a bunch of maroon and gold balloons. Nice. Where did they come from? It turns out the U of M Alumni had a pre-game party at Billy's and did some decorating. But no post-game party for the Alumni. The gal told me, "There are more of them, go get some." Great idea! I go upstairs and collect two bunches of balloons. [Over] One for Vonnie and one for our friend, Angel.

It was then that I felt someone poking me on the arm and saying, "You with the balloons." I turned to see a security guard. A large, tall security guard. Five years earlier and he would have been playing in the Pinstripe Bowl. After the previous night's incident, I am instantly uncomfortable. "Yes, sir," I say. "Follow me," he says. Oh boy, I thought. My luck has run its course. Now what. Jail for taking balloons? Following the security guard, he tells me, "There are two more bundles of balloons upstairs you forgot. You need to get them out of here, too."

Finally, someone from New York City that understands me.



**CHUCK AUG**  
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Chuck & Vonnie Aug at the U of M Game with Fan Club



Vonnie, Angel, Chuck, & Duane at the Gopher Game



Duane, Vonnie & Chuck & Angel at Billy's Bar

# In Chatfield Financing Your Future

Spring is here! I hope that when you receive this newsletter, it is spring weatherwise, also! I think we deserve it. I'm still trying to clean up the ice on my driveway from storms a few weeks ago.



Kari speaking at the "Financing Your Future" Seminar

On February 8th, Chatfield Community Education sponsored a class at the Chatfield Center for the Arts entitled "Financing Your Future". It was a free class offered to the community to help people of all ages achieve financial goals short and long-term through smart decisions now. I was one of three local presenters that night. I really enjoy being able to participate in classes like this because I can share things that I've learned to help people with their finances. My favorite part of every presentation is the questions people ask

afterward. There are many people who have financial questions who are too embarrassed to ask or don't know what to ask or who to ask. Please ask. If you have any questions, we'd be happy to help you out whether you're a customer of F & M Community Bank or not. We will always try to answer the best we can or direct you to the correct person or resource.

Identity Theft and Fraud are two subjects that were talked about during the Community Education class. I encourage every adult to request a free credit report at [AnnualCreditReport.com](http://AnnualCreditReport.com). This is available free of charge once a year. It does not give you your credit score, but it does list out all debts and payments and it does not affect your credit score to do. This is a smart thing to do even if you're not applying for any credit at this time. It's easier to fix now if there are any issues than later when you need it. I requested this free report 20 years for the first time just to see what it was. I was so happy that I did because I found that I had a small bill in collections. It was a legitimate bill, but I had forgotten about it because the company was no longer sending me statements. When I called them to see what was going on, they said that I had called and changed my address. That was not the case. But, knowing this when I did, [Water] I was able to call the company to try to work with them, as well as sending a dispute in through the credit agencies. Your credit can affect not just your creditworthiness for a loan, but also employment opportunities or even opening a checking or savings account.

Stop into the Chatfield office anytime to visit any one of our bankers. We'd be happy to visit with you.

*Happy Spring!*



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**FMcommunity.com/News**  
**CHECK OUT OUR LATEST NEWS STORIES**

As your local community bank focused on a Community First - Customers First approach, our News Page keeps you informed from a local perspective to help you bank better.

**PROTECTING YOURSELF FROM SCAMS & FRAUD**

Keep yourself safe from Scammers!

As our world becomes more connected & technologically advanced, there become more ways to be scammed and defrauded. Find out what personal information scammers look for, how to protect yourself, & what to do if you've been scammed.

Protect yourself & your assets today!  
[FMcommunity.com/News/post/Scam-Protection](http://FMcommunity.com/News/post/Scam-Protection)

**PRESTON BANK NAMES NEW BRANCH MANAGER**

Mary Schwarz, our VP and expert Ag Lender of 17 years has been named Preston's new Branch Manager.

We are honored to have Mary a part of our F & M team and are confident in her leadership.

Get to know Mary in our News Story.  
[FMcommunity.com/News/post/Mary-Schwarz](http://FMcommunity.com/News/post/Mary-Schwarz)

**NEW YEAR, NEW YOU?**

Do you review your annual credit reports each year?

Good credit is a blueprint for financial success, so it is essential that you create a track record that shows sound money management principles as you plan for your financial future.

Check out helpful tips for improving and maintaining your credit.  
[FMcommunity.com/News/post/New-Year-New-You-](http://FMcommunity.com/News/post/New-Year-New-You-)

#InsideFM

# In Rochester Grandpa O.!

*It's a Girl!  
Blakely*



**JIM OELTJENBRUNS**  
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This past September, Sherry and I became grandparents for the first time which made us the next Grandpa and Grandma O. in our immediate family. Blakely Kay was born September 29th, and we've been spoiling her ever since!

As I looked through pictures for this article, I thought of an old saying, "a picture is worth a thousand words" and a lightbulb went on! I won't need to write much and yet everyone will understand what I'm trying to say. Not one to rely on just one source, I found other old sayings that lent support to my thinking: "a picture tells a story better than words", "seeing is believing", "easier to show than describe" and "show, don't tell".



*Josie (Anna and Lukas's dog), Blakely, Anna (Jim's daughter), and Lukas (Jim's son-in-law), and Luna (dog)*

As you can see "every picture does tell a story": new arrival, first smiles, Christmas! I'm so tired and look at me grandpa, here's the little finger I've already got you wrapped around.

It's been great being the next generation Grandpa O., and I hope I can fill the shoes of my Grandpa O. (born before the turn of the last century) and my daughters' Grandpa O. (born before the Great Depression). That's the long history of wonderful grandpas I can use as role models who built, and continue to build, great memories for their grandkids.

Little Blakely sure is special, and I hope the pictures were able to show you "what my words couldn't describe"!



**TAMSEN LEIMER**

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## *Congratulations Tamsen Leimer!*

**Tamsen is the 2022 Women's Club Champion at Oak Summit Golf Course**

*She also got her first hole-in-one at the Indoor Golf Center in Rochester this January!*

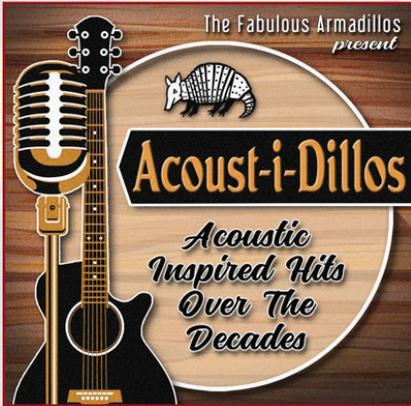
#SummitClub

# Summit Club

## Travel with Us

### Day Trips

**Chatfield Center for the Arts**  
**The Fabulous Armadillos**  
April 15, 2023

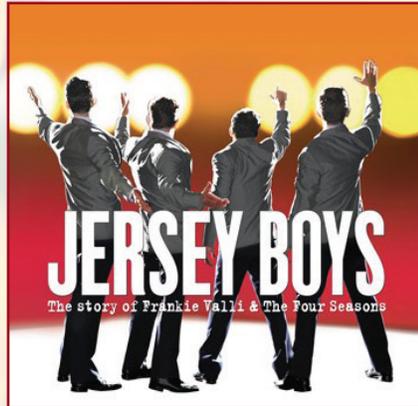


Join us for a fun night at the newly remodeled Chatfield Center for the Arts for a 7:30 concert with the Acoust-i-Dillos and a pre-concert meal at 6:00 in the Assembly Room (2nd floor).

Cost is: \$48/person (includes concert ticket and meal). Water and soft drinks are on us. Cash bar will be available.

Deadline: March 27, 2023

**Chanhasen Dinner Theatre**  
**Jersey Boys**  
June 28, 2023



Join us for another spectacular day at Chanhasen Dinner Theatre with phenomenal music, memorable characters and great storytelling. Jersey Boys follows the fascinating evolution of four blue-collar kids who became one of the greatest successes in pop-music history. We will be stopping along the way back for a treat!

Cost is: \$129/person.  
Deadline: May 24th, 2023  
Departure Times: 8:30am Preston,  
8:40am Fountain History Center,  
8:55am Chatfield, 9:40am Rochester.

### Extended Trips

**Scandinavia**  
September 13-22, 2023



Best of Scandinavia featuring Sweden, Norway, and Denmark. Stays include Stockholm, Oslo, Bergen, & Copenhagen, and explore from there. We'll ride the rails in Norway, cruise the fjords, and experience all the charm and rich history of Scandinavia. Includes 8 breakfasts & 4 dinners. You don't want to miss this extraordinary trip!

\$5698 per person double occupancy  
\$6697 single  
(optional Travelers Protection Plan included)  
\*\*Estimated airfare included, final airfare rates are subject to change.

See an adventure you are interested in?  
Connect with one of our Summit Club Directors today!



## Welcome to the Club!

Our Summit Club is an added benefit for customers looking to enjoy social gatherings, travel opportunities, financial education seminars, and more.

**Joining Is Easy!** Simply email [SummitClub@FMcommunity.com](mailto:SummitClub@FMcommunity.com), stop in any branch or give us a call. You'll start to receive emails about upcoming events and information on how to sign up.



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**Summit Club Trip Cancellation Policy:** *If a cancellation is necessary, we will make every effort to provide either a partial or full refund. However, we cannot always guarantee a refund. There may be times refunds will not be possible due to tickets purchased, meal numbers, guarantees, etc. The customer also has the option of trying to find someone to purchase their tickets. If a tour is canceled due to insufficient reservation numbers, the customer will receive a full refund.*

# Insurance

## Independent Insurance Agents Are Like Handshakes

Whether you love or hate digital technology, you have to admit that it can make our lives easier. Convenience and speed are great for some things, but what about personal connection? When you're making important financial decisions for you and your family, there's nothing like an informative meeting that concludes with a handshake.

That handshake says everything without saying a word. It symbolizes partnership, understanding, and trust. It instills confidence and puts your mind at ease.

A Trusted Choice® Independent Insurance Agent offers you the best of both worlds. We're here to care for your business electronically or to shake your hand in person. There are benefits to having a relationship with a real person.

### Experts Who Care

Change is an inevitable part of life. Marriage, job, residence, children, college, and owning or selling your business are all changes that may cause you to review your insurance needs. When you shake the hand of your Trusted Choice agent, you're partnering with a financial advisor, a fellow community member, and someone who likely will become a friend.

### What Do You Need? How Do You Get It?



507.765.3387



RRins@FMcommunity.com



TrustedChoice.com/Agency-Profile/122338

When it comes to insurance, there is no one-size-fits-all solution. An independent insurance agent understands how to assess your insurance needs. The last thing you want to do is spend your hard-earned time and money trying to sort out insurance. F & M Insurance Services is an Independent, Local, Trusted Choice Insurance Agency.



### Perfect Combination

Don't leave insurance up to chance. Focus on the things that matter most in your life. Shake the hand of your Trusted Choice Independent Insurance Agent at F & M Insurance Services.



This Insurance Awareness, Helpful Hints and Tips Publication is brought to you by:

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**GET SOCIAL WITH US!**  
**@fmcommunitybank**

Care for Community  
Thanks for being our expert banker!  
Congrats!

#FMcommunityBank  
#CommunityMatters  
#InsideFM  
#SummitClub

Congratulations!  
Great Information  
Supporting our Community

# Investments

## Christmas Eve 2022

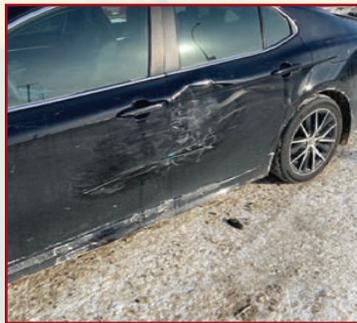
In my last newsletter article, I reminisced about nice memories of Christmases in the past. Christmas Eve 2022 will not be one of them.

The day started great as I enjoyed watching NFL football. However, because of this, I did not allow enough time to get ready for church and as a result it created some unneeded stress getting to church on time. As we were all getting ready for church, I felt that Sierra, my daughter, was not dressed nice enough for the Christmas Eve Service. So, the mistake I made was expressing my feelings and this is what set off a chain reaction of problems. Not all were directly related to this but this was the beginning of a night I would like to forget.

Of course, Sierra was disgusted and unhappy that I brought this up. The important thing is going to church, right? What is wrong with what I have on? Anyway, I will not get into the complete dialogue on this, but I was now a horrible father.

As our whole family was getting into the car which is in our garage, I realized I left the keys in the house and therefore must go back in the house to retrieve the keys. As I return and open the door to get back in the car, I hear Sierra venting about my questioning her attire. Now it feels like it is me against the world!

Now being crunched for time (pardon the pun), I back out of the garage a little faster than usual and suddenly there is a BANG! I backed into my son's brand-new Toyota Camry! I could not believe anything was back there for me to hit! I immediately knew this was going to be a body shop issue and jump out of the car and check the damage inflicted to



Damaged Toyota Camry

Sam's car. Now I am frustrated with Sam because he parked in a different spot than usual. Kudos to Sam as he handled this much better than Pa. He stayed composed and really did not say much except that he parked in that spot because he had difficulty with snow in his normal spot and got stuck once. I then looked at where he usually parks and could not believe

it was that bad. It sure did not look like there was much snow there.

So off to church we go. During church, Sharone asked me about the damage to our car and I did not have any idea as I never looked. I was concerned about Sam's car. So, now I am wondering about that as well. During the sermon I am thinking about our car, and what all transpired. And as you could guess, the Christmas sermon was about being thankful for all the good things we have: family and the Love of God and NOT material things. Of course, I am thinking about what our deductible is on our auto insurance! The sermon was so appropriate but also hard to buy into at the time.

Now back at home, I asked Sharone for my phone which I handed to her in church when I helped assist with communion. Due to all that is going on, she is very apologetic and says she placed it in the church pew and forgot it. I am obviously not in the Christmas Spirit and now this! OK, I must go back to the church.

My brother and his wife were down celebrating Christmas with us, and he was now parked behind my car which is in the garage and told me to take his truck. NO WAY! I just backed into a new Camry, and I am not taking a chance with his truck. I decided to take Sharone's car which I think is in an easy spot to back out and not have any difficulties. As I backed out, I then had to go through the area Sam usually parks, and, you know it, I got STUCK! I was not going back into the house asking for help! I would have stayed outside and called AAA if I had to. Whoops, no phone. After 30 minutes of back and forth, I finally managed to make it out. When I finally got back to the house, no one even questioned why it took me more than a half hour to get my phone at the church! ,



Charlie (friend and car sales) with Scott's son, Sam, before the incident

Good riddance, Christmas 2022!



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Securities and insurance are offered through Cetera Investment Services LLC member FINRA/SIPC. Cetera is not affiliated with the financial institution where investment services are offered. Investments are: not FDIC insured, may lose value, not financial institution guaranteed, not a deposit and not insured by any federal government agency.

# Random Acts Of *Kindness*

## Neighborhoodly Thing...

My husband went out to shovel after a long day of work when a truck with a plow pulled up. This man was going up and down the streets in the neighborhood and plowing out everyone and said it was just the “neighborly thing to do.” -Laura Witt



## Bell Ringing...

Brenda and Holli managed to coordinate bell-ringing coverage for the Salvation Army even though there was no school that day. They put a good amount of time into making this charitable activity continue. -Cherrie Brink

## Fruit Basket...

While shopping at the grocery store, I came across a boy and his mother in the produce aisle. I overheard the boy ask his mom if he could get some grapes. His mom sadly responded that grapes are too expensive, and they did not have enough money to purchase them. I could not believe what I had heard. After they checked out, I swiftly went to the grocery clerk and purchased a large fruit basket with lots of grapes to be delivered anonymously to their home. Hopefully, these grapes made this family’s day a little bit brighter. - Anonymous



## Your Story...

We would love to hear from you! Please submit any Random Acts of Kindness you would like to share in the newsletter. Simply email your story to us at [LauraW@FMcommunity.com](mailto:LauraW@FMcommunity.com). Include any images if you’d like, and let us know if you would like to remain anonymous.

<b>F &amp; M Community Bank, N.A.</b>	
Balance Sheet 12/31/22	
Cash & Due From Banks	4,515,219
Securities	51,445,137
Loans (Net of Loan Loss Allowance)	125,005,710
Other Assets	10,737,361
<b>Total Assets</b>	<b>191,703,427</b>
Deposits	175,969,235
Other Liabilities	2,832,451
Capital	12,901,741
<b>Total Liabilities and Capital</b>	<b>191,703,427</b>

## Missing Word Contest

2022 Winter Winner \$25 - Janelle Paulson - **Walking** in a Winter Wonderland  
2022 Winner \$100 - Arleta Fenwick

We have hidden a phrase in this issue. The phrase will have a missing word. Look for any words in the enclosed [brackets]. Rearrange the words to form the phrase. One word will be missing. Figure out the missing word, write the missing word(s) down on the entry form, bring this to a branch or mail to: Missing Word Contest, F & M Community Bank, PO Box 467, Preston, MN 55965. All correct entries will be entered into a \$25.00 drawing. All entries received throughout the year will be entered into a year-end drawing for a \$100.00 grand prize.

**Entry Form**

Name \_\_\_\_\_

Address \_\_\_\_\_

Missing word \_\_\_\_\_



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#InsideFM  
#CommunityMatters  
#InTheCommunity  
#SummitClub

# ANNOUNCING ROCHESTER BRANCH OPENING!

May 1, 2023 - Come in and see us!

1820  
Hwy 52 N



Follow our progress!

[App.OxBlue.com/Open/Benike/FMcommunityBank](http://App.OxBlue.com/Open/Benike/FMcommunityBank)



August 1, 2022



October 1, 2022



December 7, 2022



February 8, 2023