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BANK

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COMMUNITY CONNECTION QUARTERLY NEWSLETTER

Fall Issue | ©2023 F & M Community Bank



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CEO

Chairman of the Board
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Notes from Dan's Desk

The big news for this edition is that we're in our new office in Rochester! We opened on May 1st and had a ribbon cutting ceremony on June 14th. We've been very happy with how the building turned out. It's attractive, functional, and in a great location. We've seen an increase in traffic in the office since this location is much more customer friendly. There is plenty of parking, we have two drive-up lanes, the highly visible location doesn't cause any confusion as to where to find us, the night depository is accessible without having to leave your vehicle, and we have an ATM! Plus it's a bright and comfortable place in which our staff can work. We even used the top of the drive-up canopy as a patio area for our staff to use during breaks or even meet with customers. Feel free to stop by to get a tour if you're so inclined.

Related to the ribbon cutting with the Rochester Chamber of Commerce, my sister, Jan Dawson, and I thought it would be wonderful if our 95-year-old mother, Evelyn Christianson, would cut the ribbon. So, I posed the question to her with her initial response being that

she would think about it. At least she [A] didn't turn it down right out of the chute. A few days later when Jan was visiting her, she said she didn't have any really dressy clothes anymore, so what she had would have to do. Guess we had our answer! At least on one condition—she was hoping she didn't have to say anything. I told her I would take care of that.

As we all know, this summer has been a very dry one so far. This makes it hard to grow anything other than weeds. One of the things we implemented to minimize the work that goes into maintaining our landscaping is using what is called No-Mow grass. Once the sod and seed take well, the amount of mowing, watering, weeding, and fertilizing should be kept to a minimum. So, don't think we aren't mowing our grass—what we're doing is intentional.



Rochester Ribbon Cutting



Rochester drive up with patio seating above

You will also notice some concrete structures on site. These are water retention areas that were requested by the City of Rochester. Their function is to capture any water run-off from the blacktop and the roof of the building, and filter the contaminants out of the water before it reaches the storm water system. We are trying [Is] to figure out what kind of plants we can get to grow in there so they don't turn out to be huge weed beds. Hopefully, they will eventually add to the natural beauty of the site with some plants that are attractive and functional.

We wouldn't have needed to build a new building or been able to build it without a great staff, who is doing a great job of taking care of our great customers. So, thank you to every one of our customers and employees for your role in this accomplishment!

Enjoy the fall—my favorite time of year.

Thursday, October 19
Preston Community Room
10:00 am - 4:00 pm
RedCrossBlood.org/Give
Dates are subject to change.



American Red Cross

Employee Spotlight A Little Bit About **ME**

Introducing...Amber Meyer

What is your favorite quote?

"Don't gain the world and lose your soul, wisdom is better than silver and gold." – Bob Marley

Where are you from?

I am from Rochester, MN. Born and raised.

What skill would you like to master?

Photography.

Where would you spend all of your time if you could?

I love the river and the water. Helps me lose track of time.

What's the most impressive thing you know how to do?

Bring a smile to anyone's face.

What's your go to band or artist to listen to?

I love a large variety of musical genres. Linkin Park, Upchurch, Rainbow Kitten Surprise, Dax, Yelawolf, Mac Miller, Jelly Roll, Nirvana, Red Hot Chili Peppers... The list goes on and on. Very big on music.

What motivates you?

My brothers, Phillip and Cody. My high school sweetheart and boyfriend, Zachary. My mother, Anna, and especially my Grandpa, Tim. He is very much like a father to me. Also, my cats, Angel, Little Man, Trigger and Manos.

What skill or talent would you most like to learn?

I would love to learn how to snowboard; also to learn how to draw professionally.

What movie never gets old no matter how many times you've seen it?

Matilda. Childhood favorite.

Most interesting thing about you?

I am a very outgoing person. I am very shy at first when it comes to first impressions, but I open up like a butterfly. I will always be the person to help anyone with any situation. I will give away my last dollar if I know the individual I am helping will benefit from it more than me. That is how I was raised, and I am glad to be that type of person.

What was your first job?

I started my first job in June of 2015 and that was at McDonalds by Apache Mall. I only worked there for about 6 months before I moved on to working at Fleet Farm. I was there until October of 2018.

Who's someone you really admire?

I really admire my grandfather, Timothy Frutiger. He has owned his own business, Wheels Unlimited, along with the help of his brother, Tom Frutiger, since 1969. They both have come a long way with the business. My

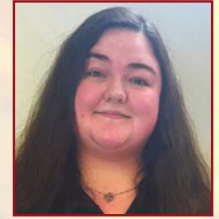
grandpa is the mechanic and the owner. He works on Nortons and Ducatis. Tom does more of the business side, taking orders and payments, bookwork. My grandpa will do anything to help you if he can. That is what makes him such a great person. He is a special soul. He will always be my hero.

What's your favorite place you have ever visited?

Honestly, I am a very sentimental person. The waterfall in Lanesboro, MN is one of my favorite places. I could sit there forever and watch the water and feel the wind throwing the after splash of the waterfall every day. I have been going there to fish for years, and it's just a beautiful peaceful place. It's a favorite place for my brothers, as well. Lake City, MN also takes my breath away every time I am there.

What's the best advice you've ever heard?

Just because you are having a bad day, doesn't mean you have to have a bad life. Days pass, weeks turn into months and months turn into years. Cherish them, because you are worth so much more than what you are going through. Never settle for second best.



AMBER MEYER

Teller

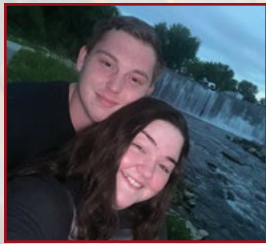
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Rochester Office



Amber with Grandpa



Amber with boyfriend, Zach, at Lanesboro waterfall



Amber with family for mom's birthday



Amber with family on Thanksgiving



Amber's cats, Angel, Little Man, Manos and Trigger

Introducing...Kayla Jepsen

What is your favorite quote?

"Love is Patient, Love is Kind."

Where are you from?

Pipestone, MN.

Where would you spend all of your time if you could?

Paris.

What's the most impressive thing you know how to do?

I can speak and read the French language.

What's your go to band or artist to listen to?

Any 80s Rock Band.

What motivates you?

Hard work and providing for my family.

What skill or talent would you most like to learn?

How to play an instrument.

What movie never gets old no matter how many times you've seen it?

A Walk to Remember.

Most interesting thing about you?

I was the first baby born in Pipestone County in my birth year.

What was your first job?

Grocery bagger at Hank's Foods.

Who's someone you really admire?

My Grandmother.

What's your favorite place you have ever visited?

Paris.

What's the best advice you've ever heard?

Never give up, no matter how hard the task is.



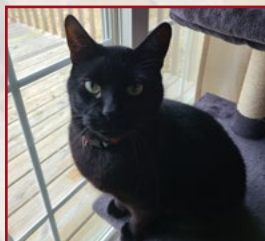
KAYLA JEPSEN

Loan Processor

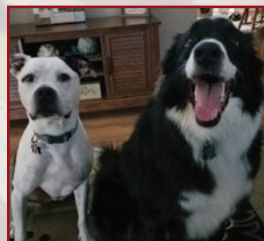
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KaylaJ@FMcommunity.com

Preston Office



Kayla's cat, Itty Bitty



Kayla's dogs, Rubble (Pitbull) and Zuma (Border Collie)



Kyle (Kayla's fiancée), Kaity (Kyle's daughter), Kayla, and Silas (Kayla's son)

#InsideFM

Employee Spotlight

Banking Behind the Bank



TAMI LARSON

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If I could time travel I would go...*back to the early eighties.*

I am most likely to become famous for...*Social Activities Director.*

I am happiest when...*I am spending time with family, friends and my puppies, Lillie and Lanie.*

On the weekends, you would most likely find me...*golfing in the summer and watching Minnesota football and basketball in the winter.*

My dream job as a kid was...*actually a bank teller!*

A movie title that best describes my life is...*Parent Trap and Adventures of Being a Twin.*



Tami's grandkids,
London and Vincent



Tami's puppies, Lanie
and Lillie



Tami with twin sister, Teri

F&M Milestone Birthday

MARY SCHWARZ
VICE PRESIDENT | AG & COMMERCIAL LENDER



F&M Anniversaries

Preston Office
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Erik Topness
Assistant Vice President
Lender



Tammy Simonson
Head Teller



Danielle Yonts
Teller



Holli Wingert
Operations Assistant
Universal Banker



Jesse LaBonne
Insurance Agency
Assistant

Rochester
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Jim Oeltjenbruns
Senior Lending Officer
Rochester Market SVP



Tamsen Leimer
VP Business Banking
Mortgage Lender
Rochester Branch Manager



Michelle Woodard
Loan Processing
Supervisor



Brittney Hatch
Senior Accountant

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 #CommunityMatters
 #InsideFM
 #SummitClub

#InsideFM

In Preston Fobulous

Vonnie decided to go visit a friend, Michelle, in Vancouver recently. She was flying Sun Country out of Rochester which meant she was taking a bus from Rochester to Minneapolis to board the actual Sun Country flight. Parking at RST vs MSP is not only much cheaper, but much closer and easier. Especially for the shuttle driver (me). And, most certainly when the return flight/bus ride is at two o'clock in the morning.

Knowing how much fun it is to be around me on a normal morning, Vonnie was taking no chances with me having to get up in the middle of the night to pick her up after a long day of flying, bus ride and time changes. I mean, why ruin a great week with a friend by having me greet her at two o'clock a.m. with "hope this was worth it," followed by 34.9 miles of silence?

So, her plan was to have me drop her off at the airport the day she left and then the day she returned, for me to leave her car in the parking lot at the airport late in the day. She would take one set of keys with her [Spring] so when she returned she would jump in the car and come home. Sounded simple enough.

On the day she left, I drove her to the airport in her car and dropped her off. It was close to noontime so I called Rochester's Senior Vice President, Jim O., upon leaving the airport and made arrangements to meet him at John Hardy's

for lunch. I pulled into John Hardy's parking lot, turned the car off and parked.

Upon leaving the car I heard a beeping sound. Seemed funny, but I don't drive Vonnie's car that much so I was curious. I stuck my head inside the car and on the dash flashed the message "KEYS NOT DETECTED". Keys not detected? How can that be? I just drove the car here. How can you drive a car without keys?? Oh yeah, her car has a key FOB. No actual "key" needed. But, no worries, I had brought the extra set with me to use as Vonnie took the other set with her [Every] to Vancouver. So, I stuck my hand in my pocket and pulled out the extra set of keys to my pickup.

"KEYS NOT DETECTED"? I suppose not, as one set was on board a 737 headed to Seattle and the other 34.9 miles away at my home.

Upon hearing my rescue call, my grandson Max only said, "Good Lord".

Upon arriving home, Vonnie only said "I asked you if you had the extra set of keys".



CHUCK AUG
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Gift of Life Transplant House

39th Annual Golf Outing

Chuck Aug
Gary Hellickson
Jon Stelley
Jim Oeltjenbruns

#InsideFM

In Chatfield Take a Vet Fishing

Last August, F & M Community Bank was a proud sponsor of the annual Take a Vet Fishing Event put on by the Walleye Searchers of MN Club located out of Rochester, MN. The event was held at Roschon Park in Lake City, MN. The event was held on a beautiful Saturday on Lake Pepin. There were 84 Vets from all over SE MN, WI and Iowa, 62 boats and 80 volunteers, including boat captains, who donated their time to take these Veterans fishing for the day. We had Vets who [Second] participated in the Korean War to the last Gulf War enjoy the day on the water. After a day of fishing, the Vets and boaters enjoyed a meal and some time to chat and tell “the fish that got away” stories.



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View from Take a Vet Fishing Day event

I was fortunate enough to take part in this wonderful event to show our Vets how much they are appreciated for all they have done for our country. I had an individual who took part in the Vietnam War in the late 1960s. The time I had on the water with this individual was a time I will never forget. We talked about his time in the war, and he was more than willing to talk about his experiences. It was a great day!

This year, F & M Community Bank will again sponsor this event, and I will be providing my boat and time to take a Vet out fishing for the day. The event will be held on August 26 in Red Wing, MN. The event is open to any Vet who would like to go fishing for the day. The only requirement is you have to get to Red

Wing. More information will be coming out soon. If you are interested, please give me a call at 507-867-1605 or stop into any one of the three F & M Community Bank locations and pick up the information.

Please spread the word – this is a great way to show our Vets how much they are appreciated.



Dan with Vietnam War Vet



Group photo of Vets, helpers and sponsors from the event



F & M's Setup

Congratulations On Your New Role!

Heather Borgen
Chatfield Personal Banker



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In Rochester

Building Our Rochester Branch

May 1, 2023 – We moved into our NEW Rochester branch at the SW corner of Hwy 52 N and 19th Street in Rochester. As I'm writing this, we just wrapped up our open house to show off the new branch to the Rochester business community, our loyal customers, F & M staff and board members and of course, our families.

It was about a little over eight years ago that my previous bank, a family-owned community bank, was sold. As it turned out, the new bank, while very well run, operated much differently than the bank I had worked at for almost 28 years. That was when Dan Christianson and Chuck Aug got in touch with me and asked if I'd be interested in helping them open a new branch in Rochester. Since I had known both Dan and Chuck for many years, and they operated a successful family-owned community bank, I decided it was a great opportunity and said, "Let's do it."

Here's a short, hopefully quick, timeline of how we started in a rented space with no drive up and no customers, to building a new branch on a very busy corner in Rochester, complete with a drive up (with a patio above it!) and ATM.



Previous Location

Summer, 2015 – My first day was July 31, 2015. A month later I was lucky enough to talk two former colleagues into coming to work with me: Tamsen, who was a deposit area specialist, and Brian, who was in business

development. With that, we had a great nucleus to start a new branch from scratch. The three of us worked very well together and I give the two of them a lion's share of the credit for getting the branch up and running and for getting the growth we had starting right from day one.

Fall, 2015 – In the middle of renovating our space into a bank branch, we unofficially opened a teller window for our handful of customers. We then hired Laura as a full-time teller and Jana, also a former colleague of ours, as a part-time teller. We were ready to operate a fully functioning bank branch! Our first loans were booked in early October 2015. By year-end, we had \$3MM in loans and \$1.6MM in deposits, and we've tried to keep up the pace since then.

March 3, 2016 – F & M Community Bank held its first official ribbon cutting for its Rochester office.

December 31, 2016 – Loans = \$10.6MM – Deposits = \$10.7MM

December 31, 2018 – Loans = \$18.6MM – Deposits = \$20.4MM. This was also the first year the Rochester Branch showed a positive net income, two years before the original projection.

January 19, 2019 – Chris B., another former colleague and a commercial banker, was talked into joining us at F & M, and he has helped us continue to grow. To be honest, it didn't take a lot of arm twisting, and he's been a great asset to the bank! He's local, born and raised, which still means something in this (not so) small community.

December 31, 2020 – Loans = \$32.1MM – Deposits = \$39.4MM

Late Spring, 2022 – We broke ground on the new branch at the SW corner of Hwy 52 N and 19th Street NW. Former businesses on or near the site included Golden Georges, Raspberry Browns and The Smiling Moose.

May 1, 2023 – We opened the doors of the new branch! Loans = \$52.2MM and Deposits \$49.8MM. We also service \$21.8MM of fixed rate, secondary market, and home loans originated at the Rochester branch.

June 14, 2023 – Flag Day and F & M Community Bank held its second official Rochester ribbon cutting, this time for its new Rochester Office.

Mixed in the timeline, Tamsen added to her duties, and in addition to deposit/treasury management, she also does commercial lending, mortgage originating, and now manages the Rochester branch. Laura is now a Personal Banker and also a very active member of the marketing team (Laura does a lot of work putting this newsletter together, and does it very well!). Jana moved from part-time teller to full time Operations Accounting. Her part-time position is now held by Mikeala and we've added a second part-time teller, Amber. Nate, our credit analyst, came to us, again from the same bank many of us came from, in 2017, and Michelle, our Loan Processing Supervisor fills out our main [Flower] floor Rochester branch staff. They're a great group of hard-working people who are also great to work with.

I should add that the second floor of the new building is not there just as a way to get to our patio that is over the drive-up canopy, but is home to Jessie, CFO, Brittney, Senior Accountant, Nicole, Compliance Officer and Dan C., CEO. They do a lot of the backroom work that is needed to run a successful bank and are also a great group of people to work with. The lower level suite is where our IT department (of one) is located. Bruce's office in Preston is also on the lower level so he's used to going down the stairs to get to work!

It's been a lot of fun working with the Rochester group and with the whole F & M bank family. When we started, they told us how they ran their bank, which was similar to where we had come from, and we have had no surprises. F & M is a community bank that lives up to its core values: our people are important, we work to enrich lives and the communities we serve, we treat customers fairly, with respect, and add value to each relationship. F & M has been a great place to work, and I'd like to thank Dan C. and Chuck for giving us the opportunity, the tools and just enough rope to be successful in a very competitive Rochester market.

If you haven't already, feel free to stop in and see us. We love to show off our new building!



JIM OELTJENBRUNS
Senior Lending Officer
Rochester Market SVP
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New location mid construction

#SummitClub

Summit Club

Travel with Us

Day Trips

Maywood Mansion Christmas Tour

November 29, 2023



Let's get into the Holiday Spirit with a Christmas tour of the Maywood Mansion. The Maywood Mansion is a beautiful place, so beautifully decorated, and with so much history. Following the tour, we will be having lunch (to be determined).

Cost is: \$98/person.

Deadline: October 25th, 2023

Departure Times: 8:15am Preston, 8:25am Fountain Historical, 8:45am Chatfield.

Extended Trips

Alaska Adventure Cruise

July 9 - 21, 2024



ALASKA ADVENTURE CRUISE – Featuring the Alaska Railroad, Denali National Park and the Inside Passage. Travel with us on this ultimate adventure to America's Last Frontier, Alaska. Experience the natural beauty of Alaska's rugged interior aboard the Alaska Railroad and tour Denali National Park. Take the mountain tunnel to Whittier and cruise along the Inside Passage to Vancouver. Includes 12 Breakfasts, 7 Lunches [Is] and 9 Dinners, spending 2 nights in Fairbanks, Ride the Alaska Railroad from Fairbanks to Denali National Park, 5 days of land exploration combined with seven night Inside Passage Cruise on Holland America ship, *The Noordam*, plus so much more!

Starting at \$6,959/person

Estimated airfare included, final airfare rates are subject to change.

Check your local branch for any added events and be sure to give us your email. We don't want you to miss out!

Welcome to the Community



Ashley Winslow & husband Colin introduce...

Isabelle May Winslow

July 7

9 pounds, 10 ounces & 21 inches long



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, 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.



BRENDA REICKS

Insurance Agent

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ASHLEY WINSLOW

Lender

Summit Club Director
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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.*

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Insurance

Insurance Dates 2023

October 15 – December 7

Medicare* Annual Enrollment period for plans effective January 1, 2024: If you have a Medicare Supplement (Medigap), this doesn't apply to you. If you have a Medicare Advantage Plan and/or Prescription Drug Plan (PDP or Part D) and you do nothing, your plan will renew automatically. If you would like us to shop for a prescription drug plan or Medicare Advantage Plan with Prescription Drug coverage (MA-PD), please reach out to F & M Insurance Services on the phone line dedicated to our Medicare-eligible customers at 507 565-6354.



CHERRIE BRINK
Agency Manager |
Insurance Agent
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November 1 – December 31

Individual and family health insurance annual enrollment period (January 1, 2024 effective date) January 1, 2024 – January 15 for a February 1, 2024 effective date: You may call 507 765-3387 or email Cherrie at CherrieB@fmcommunity.com to schedule an appointment.

Did you miss the annual enrollment period? You may still qualify with a special enrollment period (such as changing jobs or losing coverage). Or, do you need coverage to tide you over until your new plan starts January 1, 2024? We have short-term health insurance plans available.

Crop insurance production reporting: For claims-adjusting purposes, it is important to report your production as soon as feasible. This will help determine if there is a loss. Production claims must be submitted no more than 60 days after harvest of the crop or by the end of the contract period in December. Revenue claims are based on price and production. Harvest prices are announced in early November with field corn [Autumn] being the October average of the December futures at the Chicago Board of Trade, and Soybeans being the October average of the CBOT November futures; so, again, production reporting is key. Call Dan Root at 507 867-1605 or Cherrie Brink at 507 765-3387.

**Plan Year 2024 CMS Required Disclosure: We do not offer every plan available in your area. Currently we represent six organizations which offer nine products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your plan options.*

Chatfield
center for the arts

I AM HE SAID - 09.15.2023 | 7:30PM
Celebrating the Music of Neil Diamond

NOW SHOWING

Investments

A Beautiful Noise in New York City!



New York Beautiful Noise Billboard

Last December, a new musical called *Beautiful Noise* began its run under the lights of Broadway. It is the life story of Neil Diamond and how a shy and insecure kid from Brooklyn became one of the most popular songwriters and entertainers for over five decades. “Beautiful Noise” is the name of one of his many hit songs.

My obsession with Neil began over 50 years ago when I received a Neil

Diamond *Gold* album from my sister, Terrie. I remember listening to it repeatedly and eventually was hooked at 10 years old! My first ND concert was in 1985 and I have seen him in concert close to 20 times since.

So, of course, I must see this Broadway show in the Big Apple and, not knowing how long the show will be playing, I better plan it sooner than later. Sharone and I made the plans and decided to head to NY in April, on a weekend where we could take in a Twins and Yankees game, as well.

We attended a Sunday matinee and the show was phenomenal! The acting and singing was incredible! It was a beautifully done [A] production and a heartwarming tribute to Neil Diamond. The eerie part is I felt like I already knew the story by listening to his music through the years. It was an experience I will never forget.

We have been to NYC a handful of times and the one thing that amazes us is the hospitality of the people in NYC. This time was no different! We have traveled to most parts of the

U.S., and by far, the people of NYC are the friendliest. This may surprise you as it does us every time we visit!

Whether we were on a train or subway, there was someone that would initiate conversation and volunteer advice to us, as they could tell we were tourists and not sure how to get from point A to B. Most other places you need to ask for directions, but not NYC! At an Irish pub, a downtown Manhattan construction worker bought us drinks moments after we sat next to him at the bar. I told him that he need not do that, and his answer was that is what New Yorkers do! Another night, visiting with a couple from Ireland, they said they felt the same way about New Yorkers. The lady was drinking an Irish cider, and I mentioned the designated glass that was used for her beer was sharp-looking. The next thing I knew, the bartender handed me a paper bag with a clean glass to take home for a souvenir! We had similar experiences at Central Park and Yankee Stadium, among many other places.



Central Park NYC



NY Irish Couple

With the hustle and bustle of NYC, it is 180 degrees from a tranquil place on an ocean beach and listening to the waves. However, the excitement, diversity, friendliness of people, and with so many things to do and see, New York City delivers a *Beautiful Noise* like a hand in a glove, and is the music of life, and Neil gave it a tune.



SCOTT RUSTAD
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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*



The Bus Stop...

Yesterday, while waiting for the bus, I saw a woman drop her wallet without noticing. A young man walking behind her picked it up and ran after her to return it. She was so [Where] grateful and thanked him with tears in her eyes. It was a small act of kindness that brightened my day.

Fair Tickets...

My fiancé, mom, stepdad, niece and I went to the Dodge County Fair in search of cheese curds and mini donuts, but my niece was so excited to ride the rides. After a few, we make our way to the ticket stand to grab just a couple more, and on our way, I see a mom and her son making their way out of the ride area. As she passes another mom and her two kids, mom #1 hands mom #2 what was remaining of their tickets. Mom #2 looks at her shocked, and asks if she's sure and offers to pay for them. Mom #1 waves towards the kids and says something along the lines of, "They would just go in the trash anyway. You guys have fun!" It was very clear these two did not know each other, and it was just one mom looking out for another. A few times, I also witnessed fair workers letting kids ride for free/giving them a "discount" so they could save their tickets and ride more rides. The smiles on those kids' faces said it all!

- Mikeala Stevens



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. Include any images if you'd like, and let us know if you would like to remain anonymous.



F & M Community Bank, N.A.

Balance Sheet 6/30/23

Cash & Due From Banks	2,810,386
Securities	53,168,248
Loans (Net of Loan Loss Allowance)	136,016,770
Other Assets	13,145,156
Total Assets	205,140,560
Deposits	175,412,060
Other Liabilities	16,634,538
Capital	13,093,962
Total Liabilities and Capital	205,140,560

Missing Word Contest

Summer missing word Contest winner: Dennis Kieffer

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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100 Saint Anthony St. N | PO Box 467 | Preston, MN 55965-0467
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CORRECT
INDICIA
WILL BE
ADDED BEFORE
PRINTING

#InsideFM
#CommunityMatters
#InTheCommunity
#SummitClub

[FMcommunity.com/About-Us/Company-Story](https://www.fmcommunity.com/About-Us/Company-Story)



Check out our
**Company
Story!**



Community
SHRED DAY

Friday, October 13th

Preston Location

9:00am - 10:30am

Chatfield Location

11:00am - 12:00pm