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Notes from Dan's Desk

I said in the last newsletter that my article was the toughest I'd ever written, but they just keep getting more challenging the longer the pandemic lasts and the less we're all able to get out and about to experience other things. But we can still enjoy the little things in life that we all take for granted that we should never overlook—sunrises, sunsets, sundogs, full moons, snowmen, licking the bowl or spoon when baking (my granddaughter Elsie especially enjoyed this!), or enjoying a beer outside like I was able to with my daughter Alyssa and her husband Dave! Even my mother Evie getting her COVID-19 vaccination is something to celebrate! I've included some pictures depicting some of these things and that I hope you all enjoy.

Although the recent past hasn't included much in the way of sharable experiences, the near future will include a few things.

First of all, we're going to be remodeling and redecorating our Chatfield office from top to bottom (literally, that's how it's going to work—we're starting with the mezzanine and working our way down to the main floor).

Since we'll be touching nearly everything, we'll be working during construction (thanks in advance to our Chatfield team for your patience!). This will also require some patience on your part as well [Hope] as we will need to close our lobby and use only the drive-up and night depository as well at some point—but the pandemic has given all of us some experience with that. Since it's been over 20 years since we've done much construction, this is a much-needed improvement. We're looking forward to the finished product!

And we're also going to be celebrating some anniversaries in 2021 as best we can. Farmers & Merchants State Bank opened in March of 1911, so we're going to celebrate having been in business for 110 years—we feel that's quite an accomplishment! We're also going to celebrate having opened in Chatfield in the fall of 2000 and in Rochester in late 2015. We'll be celebrating the last two milestones in retrospect, but this pandemic has made everyone do things a bit differently. Keep an eye out for further information on how we're going to be celebrating.

By the time you see this, hopefully many of you will have been vaccinated for the COVID-19 virus and we'll begin getting back to a "normal" lifestyle. As hard as the last year has been, it's given me a new appreciation for enjoying the little things in life. As I mentioned to open this article, we need to enjoy the sunrises, sunsets, the beauty near us, and the times together. Here's to our doing more of that.



Family Fun!

My family and I were able to spend some quality time together this winter skiing, including my son Jarad and his girlfriend Carol, Alyssa and Dave and Dave's children Nick and Mia, and my little granddaughter Elsie!

Carol, Jarad, Mia, Alyssa, Nick, Dave

Elsie

Employee Spotlight

Introducing Lisa Thompson - New in Chatfield

A Little Bit About **ME**

What is your favorite quote?

Life is short... handle with prayer.

Where are you from?

Spring Valley, MN

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

At home or outdoors, especially in the summer.

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

Gardening and the art of weed whacking.

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

I love Keith Urban!

What motivates you?

Family... knowing I'll be seeing my children who both live out of state.

What skill or talent would you most like to learn?

Line dancing and other dance moves.

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

Any of the Shrek and Ice Age movies.

What was your first job?

Hand washing dishes in our small-town cafe.

Who's someone you really admire?

I admire people whose simple act of kindness can make another's day.

What's your favorite place you have ever visited?

I don't travel much... but love to go visit my children.

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

"Give it to God and go to sleep."



Lisa Thompson
Lead Teller
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Introducing Mikeala Stevens - New in Rochester

A Little Bit About **ME**

What is your favorite quote?

*"Don't let the fear of striking out keep you from playing the game."
- A Cinderella Story*

Where are you from?

I was born and raised here in Rochester, MN.

What skill would you like to master?

I would love to hone in on my makeup skills more.

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

I would spend all my time in Colorado if I could. I have a decent amount of family down there, and I'm always so jealous of them having 60 degree weather; meanwhile it's 12 degrees here! One of my favorite things about Colorado is being able to drive down the highway and see mountains.

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

I would say makeup and hair. I have my Cosmetology license. I definitely favor the esthetician side of things.

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

I listen to a little bit of everything. I grew up on rock, country, and Eminem....my mom has good taste. 😊

What motivates you?

Wanting to be the best version of myself is what motivates me.

What skill or talent would you most like to learn?

I've recently become interested in learning how to edit videos.

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

Grease.

Most interesting thing about you is?

I had surgery for scoliosis at age 11, so I have rods and screws in my spine that look like a ladder.

What was your first job?

My first position was a crew member at Culver's. I was 15, and that was one of two places who hire that young.... As soon as I turned 16, I applied at Deb Shops - they had been waiting for me to apply since I was about ten years old! I absolutely loved it there up until we went bankrupt and closed for good.

Who's someone you really admire?

My mom is the person I admire most. She was a single mom for a few years, and that really showed me how much she was willing to do for people she loved. She is my biggest source of support and encouragement.

What's your favorite place you have ever visited?

Outside of Colorado, I would say California. Not only does California have Disneyland, but one of my closest high school friends lives out there. I loved seeing palm trees, San Francisco, and the Golden Gate Bridge. Plus, who doesn't love the beach?!

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

You can't control how people treat you; you can only control how you react.



Mikeala Stevens
Teller
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Employee Spotlight

Banking Behind the Bank

If I could time travel, I would go...

Back to my own childhood. I would listen to the stories my grandparents told, play outside all day long, and enjoy the stress-free living of being a kid.

I am happiest when...

I get to spend time with my twin nieces Sophia and Emma and my lovable puppy Otis!

My dream job as a kid was...

I wanted to be an elementary school teacher, just like my Aunt Bonnie. Summers off would have been nice, but I think banking might be a better fit.

A fad or trend I hope comes back is...

Beanie Babies!! Only because I have one that I'm hoping to sell for millions someday.

I think everyone should _____ at least once in their lives...

Be a server/bartender.

On the weekends, you would most likely find me...

Socializing in some form or another. I enjoy spending time with my family and friends regardless what activity is planned, but my favorite things to do are camping, fishing, Vikings games, road trips and shooting pool.



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I am happiest when...

I'm hiking with my husband Drew and our boys. I really enjoy getting away from the technology and slowing down our busy lives. My lifelong goal is to visit all of the National Parks. Only 52 more to go!

The most interesting person I've ever met is...

My Grandpa (Lloyd) Yocum. He has experienced many walks of life and can make any story captivating, especially with his contagious laugh. From shearing sheep to building houses, it seems like there is nothing he can't do. These days I've really learned to cherish the moments I get with Grandpa.

A movie title that best describes my life is...

Animal House. With two young boys, there is never a dull (or quiet) moment at our house! Warren's favorite activities include jumping off couches and crashing monster trucks. Vinny is starting to stand up by himself, so it won't be long before we have two wild ones running!



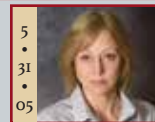
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Matt Quanrud
Technology Officer



Mary Schwarz
Vice President
Ag-Commercial Lender



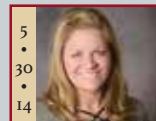
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Insurance Agent



Jennifer Niemeyer
Loan Administrative
Assistant



Brenda A. Reicks
Insurance Agent
Summit Club Director



Misty Sass
Personal Banker



Nate Askelson
Credit Analyst



Daniel L. Root
Vice President
Branch Manager

F&M

Anniversaries

#InsideFM

In Preston

A Very COVID Christmas

One of the benefits of my new work schedule has been having more time to spend at our farm. I have been listing jobs to get done for several years in anticipation of having some additional time to spend on the farm. As summer approached, I solicited the services of our grandson Max to help me. Entering his senior year, he would be good help physically if he had the interest. As a former teenager, I understand the dynamics of being that age.

One of the jobs I wanted to do first was cut trees and brush along the field edges. Always best to not be alone when using a chainsaw. Not only was Max a willing participant, though also motivated by the compensation willingly provided by his grandmother, an added bonus is that he is a bit of a gearhead. He likes fixing and troubleshooting engines which is needed when running temperamental small engines such as a chainsaw.

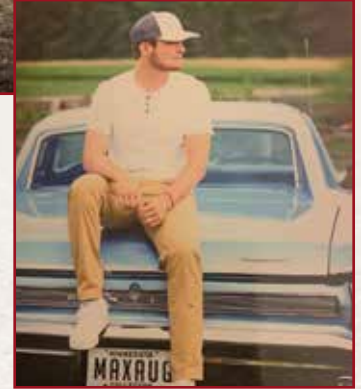
This is not easy work with sawing, starting chainsaws, climbing, dragging, lifting, getting swatted by branches. At the end of one of the first days I commented to Max, "You seem to be enjoying yourself doing this work with me. How is that?" He responded, "You're not a jerk."

His response came to mind months later. You see, I had lost one of my jackets during the fall. This is not unusual for me but I never miss a moment to blame someone else. I was convinced Max had the coat as he had worn it one of our workdays, I was certain. I asked him most every time I saw him and he gave me the same answer each time: "I don't think I have it. I will check." He said I should open last on Christmas. Must be something special, I thought.

With only Max's present left, I opened it. And there it was. The jacket that had been lost.

My first thought was, "Max, I might not be one, but you are!"

Enjoy the pandemic-provided time with family.



My grandson Max



Chuck Aug
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Donate Blood,
Save Lives

All healthy individuals,
consider joining a blood drive!
Schedule your time to donate!
[RedCrossBlood.org/Give](https://www.RedCrossBlood.org/Give)

Dates are subject to change.

2
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APRIL 2ND
FRIDAY

JUNE 24TH
THURSDAY

AUGUST 18TH
WEDNESDAY

OCTOBER 21ST
THURSDAY

PRESTON
COMMUNITY ROOM

In Chatfield

Spring is On!

Spring is on everyone's mind lately. I can't complain too much about how the winter has been so far; however, this is far from being over. We do have a cold spell coming...definitely not looking forward to that.

Today is Groundhog Day, so I was curious as to what the prediction of Punxsutawney Phil was. I was a little disappointed to hear that he is predicting 6 more weeks of winter. Checking into it a little further, I felt a little better to find out that he's only been correct about 50% of the time in the last 10 years. I am sure that I'm not alone when I say that I was hoping for an early spring. Upon further research, you'll be happy to know that Unadilla Bill, out of Unadilla Nebraska, is predicting an early spring. I'm going with that prediction! He is a little closer to us geographically and allegedly has the best prediction rate of the groundhogs. Unfortunately, Unadilla Bill is retiring this year after his 33rd year and Unadilla Billie will be taking over next year. Hopefully he's going into retirement with a correct prediction. I think we deserve an early spring.



We have something exciting happening this spring in the Chatfield location. We are going to be remodeling our branch! We are very happy to have been in this location for 20 years and cannot wait to do a little updating. Things have changed in the banking industry over those years, and this update will allow us to help serve you better. We cannot wait to show you the updates when it is complete. We may have to close the lobby during this process, but we are putting plans into place to continue to serve you as we currently are. We will keep you updated along the way.

Spring also brings to mind spring cleaning. This could be a great opportunity to do some checking on your financial details. One thing to look at is the titling of your accounts. Do you have the correct people listed as owners or agents? How about listing a POD (Payable on Death) beneficiary? Do you have a POA (Power of Attorney) on file with us? Another thing to think about is the issue of identity theft. Unfortunately, this is a problem that is happening more and more. What would you do if someone opened an account using your social security number? How do you rectify that without it costing an arm and a leg? We offer ID TheftSmart Credit Monitoring for \$4.95 per month. They offer 3 stages in defense of identity theft which include protection, detection and restoration. Stop in or call us and we'd be happy to answer any questions you have about ID TheftSmart.



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We'd like to welcome Lisa Thompson to our team in Chatfield. She comes to us with 20+ years of teller experience and will be our Lead Teller. Stop by anytime to welcome her or just say hi!

Freshen Up Your Finances

Although you may not believe it just yet, spring is around the corner! I don't think I have ever felt more relieved to say those words. I am sure we are all looking forward to a new season and a fresh start!

Speaking of fresh starts, now is as good a time as any to start freshening up your finances. F & M is here to help you do just that. You might have been wondering if you could possibly lower your interest rate or shorten the term of your home loan. Or maybe you have a never-ending to-do list of home projects for which you may need a little extra cash. Give us a call or stop on in and we will take a look at your options!

We would love to help you with something that matters to you, and what better than your home? If you feel like you don't have time for this, don't worry! We keep it simple and you can count on us to help you throughout the life of your loan. You can focus on the fun part of picking out tile and paint colors; we will take care of the rest!

Freshen up your finances with F & M so you can reach your financial goals! Here's to fresh starts, fresh homes and fresh finances!



Jayne Johnston
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In Rochester

Spring Cleaning Your Finances

It's that time of year again when you roll up your sleeves and dive into those corners of the home that have been neglected for far too long. It's time for some spring cleaning! If you are anything like me, you have a love/hate relationship with the idea, but you have to admit the end result does feel pretty good! Decluttering and reorganizing your home are great ways to begin the season with a fresh start. It always amazes me the things I find during this process.

Since I had my eldest, Olivia, what I seem to find the most are old toys that find their way to the back of the closet tucked away, or under the couches that haven't seen the light of day since who knows when. My husband Andy and I always joke about the fact that at the end of it we are surrounded by a whole bunch of toys we could just wrap up for Christmas and the kids would be none the wiser. But, there does always seem to be that one "toy" or "item" that kids seem to grow attached to. I remember my eldest's



Olivia at her Frozen party.

"item" was her blanket she got with a picture of Elsa and Anna from the hit movie *Frozen*. I can still remember every word to that movie to this day. Anyway, I remember one specific time she lost her most treasured *Frozen* blanket. She had to sleep with that thing every night. If it didn't get washed when she was away, you'd better believe she was sleeping with a milk-spilled, dirt-dragged blanket. Well, one day, at bedtime, she came asking for her cherished blanket. I was still calm at this point as this was a regular occurrence and part of the everyday bedtime routine at the Witt household. I calmly started looking around in the usual hot spots, the bathroom, kitchen cupboard she always hid in, the car or mixed in with the other twenty blankets she owned but didn't quite make the cut. Nothing. I started to get a little nervous as she mentioned she would never sleep again without her beloved "blankie." At this point it was well past her bedtime and time to give up till morning. I persuaded her to go to bed with the fail proof "fruit snack bribe" all parents [Does] become all too familiar with. The next morning, I ransacked the house and looked everywhere for that blanket. By the end of the day with no luck I looked at my husband and said, "I'll be back." To Walmart I headed with the hope that they still sold that same *Frozen* blanket. Lo and behold, there it was! The same exact blanket (but cleaner). You'd better believe I bought two of those things



Olivia with her Frozen bike.

as I was not going through that again! You can only bribe a toddler so long with fruit snacks before bed! That night when I tucked her in with her blankie, she was so happy, not a clue to what I went through to get that back into her arms. We all slept well that night – she with her "cleaner" blankie, and me with my spare. Maybe one day that old blankie will show up. I will have some explaining to do then.

Spring cleaning isn't just for the home. This is a good time to take a look at your finances and ways you can protect yourself in a day and age when fraud is on the rise. One great tool I like to use in order to help keep my finances in check and monitor my card transactions is the CardValet mobile app. It is a great tool to help with fraud protection and control spending. Within the app you can set up alerts to let you know when your card is being used, or if the transactions are exceeding the amount set by you. Another great feature is the ability to turn your card on or off instantly. I find this tool has been most helpful when I misplace my debit card for a short time period and need to turn it off in case it falls into the wrong hands. It happens in an instant and can be turned right back on instantly as well. Our debit cards offer a great convenience to us all, but can also offer risk. CardValet is a great way to safeguard your information and to protect you against fraud.



Olivia with her Frozen blankie.

Here's to clean homes, clean finances, and clean blankies!



Laura Witt
Senior Teller

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We'd like to welcome Mikeala Stevens to our team in Rochester. She is stepping into the role of part-time teller. Stop by anytime to welcome her or just say hi!



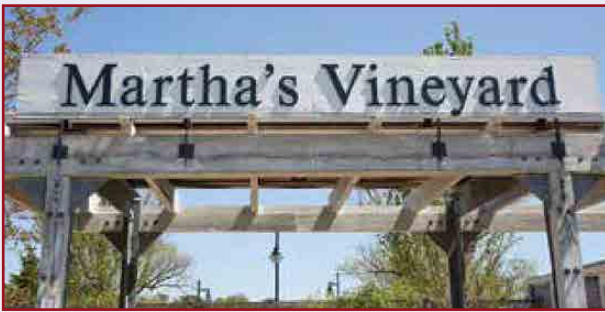
Say Hello to Mikeala Stevens

#SummitClub

Summit Club On The Road Again

Happy 2021 to all of our friends in travel! While our travel plans continue to be on hold, we've begun planning our calendar for 2022 and will have a lot to share as we finalize those plans. We are so excited to travel again, and we know you are too because we have SOLD OUT of our Best of Ireland tour 2022. We do have a waiting list. If you are interested contact Brenda or Allison.

Our next journey takes us to Cape Cod and Boston for 6 days and 5 nights. We start with 4 nights in Hyannis, through Martha's Vineyard to a whale-watching tour onto Nantucket then one night in historic Boston. A great [Bloom] domestic trip to round out 2022 traveling with your friends!



We'll keep you posted as we begin to book day trips and events and watch for the Bank's anniversary celebrations this year. We have much to look forward to and celebrate!

Stay well and stay safe!

Best of Ireland

March 12-24, 2022



Join us as we tour the Best of Ireland. Highlights include a panoramic tour of Dublin, a visit to Blarney Castle to kiss the stone, a Jaunting Cart ride through Killarney National Park, see the "Ring of Kerry" and the breathtaking Cliffs of Moher, cruise through the Killary Fjord, and much more!

\$5149 per person twin,
\$6418 single
(optional Travelers Protection Plan included)

Cape Cod & Boston

September 5-10, 2022



See beautiful Cape Cod and Boston. We fly into Boston and head straight to Cape Cod for 4 nights. We'll see the Kennedy Memorial, ferry to Martha's Vineyard, view the Gayhead Cliffs, board a Whale Watch Cruise, enjoy a New England lobster dinner, spend a night in Boston and so much more!

\$2995 per person twin,
\$3655 single
(optional Travelers Protection Plan included)

**Estimated airfare included, final airfare rates available October 30, 2021.



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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.

It's that simple!

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

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 cancelled due to insufficient reservation numbers, the customer will receive a full refund.

Insurance

Spring Renewal Reminders

- In March**
- Clean out your garage: Check and lubricate the door's wheel mechanisms.
 - Before things thaw too much, clean your gutters and check your attic for evidence of leaks or water seepage. In your basement, test your sump pump to ensure it is working effectively. Test the battery backup on your sump pump so that it runs during any spring storm power outage.
- 11-March**
- You may consider starting your flower and vegetable seeds indoors 1 – 2 months prior to the average final frost date of May 11(ish). Mine get too leggy if I start them too early. Dark of the moon is March 13.
- 13-March**
- As you advance clocks for Daylight Saving Time, change your smoke and carbon monoxide detector batteries. Remember, these detectors do not last forever. If they are 7 – 10 years old, consider replacing the whole unit.
- 15-March**
- Multi-Peril Crop Insurance (MPCI) Sales Closing Date (SCD). We're seeing the highest commodity prices in six years. Have you determined your strategy and how to protect these positions? Contact Cherrie in Preston or Dan in Chatfield if you would like to wrap this up for 2021 crops. We represent Rain and Hail – an equal opportunity employer.
- In April**
- Tune up your lawn mower with a new spark plug, air filter, oil change and if necessary, sharpen or replace the blades.
 - Inspect outdoor decks and porches. Replace any rotted wood. Tighten screws in any loose boards. Touch up any areas that need paint or stain. Clean and water seal.
- 2-April**
- Consult your farmer's almanac for the best time to plant your root vegetables. Good Friday is traditionally the day because the moon phase is favorable. The waning quarter moon occurs on the 4th. (Easter). Did you know this moon phase also signifies gratitude? It is a time to reflect inward about how we feel.
- 17-April**
- Trout Opener – I'll let our resident trout fisherman, Matt Quanrud, expound on that.
- 29-April**
- 2020 MPCI Production reporting deadline. Forget I told you this. Most, if not all, of my growers report their production when they harvest. That way, we have the most up-to-date Average Production History (APH) and premium estimates for the SCD. It is also Cherrie's birthday 😊.
- In May**
- Wash your windows inside and out. I almost always end up doing this Trout Days weekend.
 - Thoroughly clean your grill and check the [So] fuel level on gas grills.
- 28-May**
- Plant those seedlings. If they aren't quite what you hoped, or died off during the hardening-off period as mine often do, go to Blossom Hill and get some great-looking, thick-stemmed tomatoes, peppers, zinnias and dahlias. That's what I've done the past several years and have never been disappointed. Also, I know some people get really anxious to plant those things on Mother's Day, but I just prefer to do it Memorial Day weekend – less chance of frost. Although, as Joe Gosi once told me, "That's OK, we have more."



Cherrie Brink

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Investments

Budget Checkup: Tax Time Is the Right Time

Every year, about 140 million households file their federal tax returns.¹ For many, the process involves digging through shoe boxes or manila folders full of receipts; gathering mortgage, retirement, and investment account statements; and relying on computer software to take advantage of every tax break the code permits.

It seems a shame not to make the most of all that effort.

Tax preparation may be the only time of year many households gather all their financial information in one place. That makes it a perfect time to take a critical look at how much money is coming in and where it's all going. In other words, this is a great time to give the household budget a checkup.

Six-Step Process

Budget Checkup

A thorough budget checkup involves six steps:

- **Creating Some Categories.** Start by dividing expenses into useful categories. Some possibilities: home, auto, food, household, debt, clothes, pets, entertainment, and charity. Don't forget savings and investments. It also may be helpful to create subcategories. Housing, for example, can be divided into mortgage, taxes, insurance, utilities, and maintenance.
- **Following the Money.** Go through all the receipts and statements gathered to prepare taxes and get a better understanding of where the money went last year. Track everything. Be as specific as possible, and [Where] don't forget to account for the cost of a latte on the way to the office each day.
- **Projecting Expenses Forward.** Knowing how much was spent per budget category can provide a useful template for projecting future expenses. Go through each category. Are expenses likely to rise in the coming year? If so, by how much? The results of this projection will form the basis of a budget for the coming year.
- **Determining Expected Income.** Add together all sources of income. Make sure to use net income.
- **Doing the Math.** It's time for the moment of truth. Subtract projected expenses from expected income. If expenses exceed income, it may be necessary to consider changes. Prioritize categories and look to reduce those with the lowest importance until the budget is balanced.
- **Sticking to It.** If it's not in the budget, don't spend it. If it's an emergency, make adjustments elsewhere.



Tax time can provide an excellent opportunity. You have a chance to give your household budget a thorough checkup. In taking control of your money, you may find you are able to devote more of it to the pursuit of your financial goals.



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I. IRS 2019

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Matt's Trivia Corner

With all that has gone on with the pandemic through these past months, I am really looking forward to a new and better spring this year. A new beginning you could say. And just to get back outside with warmer weather will also cure my spring fever. Especially after the cold spell we had in February! This edition's trivia is about a season that so many of us are looking forward to for many different reasons.

Spring is referred to as the vernal equinox for us living in the Northern Hemisphere where the sun will rise due east and set directly due west on or around March 20 or 21. However, those living in the Southern Hemisphere will be experiencing the start of fall rather than spring. This year spring officially begins for us at 4:37 am on Saturday, March 20. However, meteorological spring starts on March 1. I'll think I'll go with the early one!

There is a folklore that says you can balance an egg on its ends on both the spring and fall equinoxes. So give it a try. How did that go?



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Did you know that Japan considers the first day of spring a holiday? They call it Vernal Equinox Day. I can see now another bank holiday in the works! Ha!

Did you know that if you were at the North Pole on the first day of spring

there would be 6 months of daylight ahead, and if you were at the South Pole there would be 6 months of darkness ahead?

Did you know that the full moon in March is called the full worm moon? Worms and grubs I guess wake up from their long winter hibernation and make an appearance.

What tree in Washington, D.C. signals springtime? You probably guessed it...the cherry blossom tree. The average peak of the blossoms is said to be around April 4, but the blossoms have also peaked in March. Speaking of cherry blossom trees, the Japanese also consider one of the starts to spring with the full bloom of their national flower, the cherry blossom.

What flowers in Minnesota signal the start of Spring? I would guess the dandelion. Well, maybe not, but the answer I found was the pasque flower. I think we call them a crocus. And, of course, daffodils and bluebells are probably a sure sign of spring as well.

What are other signs of spring in Minnesota? Here are a few – sap from maple trees starting to flow, Canadian geese in the skies returning from the south, mosquitoes appearing, wood ticks emerging, flowering lilac trees and apple trees, snow melting, grass getting green, potholes appearing, construction season starting, etc.

I do know that I am certainly looking forward to all signs of spring whether good or bad!

Have a great and renewing spring!

F & M Community Bank, N.A.

Balance Sheet 12/31/20

Cash & Due From Banks	6,492,773
Securities	37,007,829
Loans (Net of Loan Loss Allowance)	112,388,032
Other Assets	7,087,106
Total Assets	162,975,740
Deposits	144,819,702
Other Liabilities	767,103
Capital	17,388,935
Total Liabilities and Capital	162,975,740

Missing Word Contest

2020 Winner: Marlene Connelly, \$100

2020 Winter Winner: Kay Ristau "Kindness is like Snow, It beautifies everything it covers"

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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2021 - THE YEAR OF CELEBRATION



PRESTON | CHATFIELD | ROCHESTER

We invite you to celebrate with us. Watch for announcement details.