



**INSIDE
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Notes from Dan's Desk

Birds chirping and flying. Kids playing and laughing and yelling. Lawn mowers running and smelling the green grass that was just cut. Trees budding. Flowers blooming. Those are all things I enjoy and appreciate when I'm able to bike or run outside on a spring day. They're what I miss during the winter. And I know this is our spring newsletter, but I also enjoy the sounds and scenes of the winter that just passed. Especially if I'm in the mountains, I can listen to skis and snowboards on the packed snow (or ice sometimes) and people whooping when it's a beautiful powder day. Or enjoy the beauty of a bluebird sky day. So no matter what the season, we can enjoy the beauty and the people around us.



*Dan biking in the Filthy50
with Vern Yetzer & Steve Russell*

It is not joy that makes us grateful; it is gratitude that makes us joyful.

David Steindl-Rast



To do that, I believe that we need to develop an attitude of gratitude. Being grateful helps us to be emotionally and physically healthier. And can help us deal with challenging situations more effectively. We can learn that no matter what the challenge, there is something positive that we can take from it.

And we can help others (as well as ourselves) by showing our gratitude for what they've done for us or for others. There is a podcast I listen to called Hidden Brain. The host also has a podcast called Unsung Hero from which he includes snippets—in that podcast they talk about people [Bring] who selflessly helped others. Some of the stories are as simple as just quietly staying with someone immediately following a car accident until help arrives to intervening to prevent a crime from happening.

No matter what, we can all make the world a little better place. Pick up some garbage. Say thank you. Smile. Buy someone a coffee. Hold the door open. Write a thank you note. Donate blood. Call or write a friend. Volunteer. Make a donation.

Let me know what you've done or what you've seen done. Send me an email at DanC@FMcommunity.com. I'd love to hear from you.

Make it a great summer and make someone's day!

P.S. We'll be breaking ground on our new building in Rochester once the weather cooperates—we'll keep you posted!



Employee Spotlight

Banking Behind the Bank



CINDY ZIMMERMAN
Loan Processor
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My super power would be... *Granting wishes*

If I could time travel I would go... *When my parents were living*

I am happiest when... *I am with my family*

My dream job as a kid was... *To be a ballerina*

A movie title that best describes my life is... *2020 & 2022 is "Scream"*

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

I could give a 40 min presentation on *sewing/ alterations with absolutely no preparation*

I think everyone should *waitress at least once in their lives*

If I could turn any activity into an Olympic sport, I would have a good chance at winning a medal for... *Party Planning*



Cindy, husband Chris, son Tedon & daughter Jaiden



Tedon (sophomore in college) & Jaiden (senior in highschool)

The most interesting person I've ever met and talked with is/was... *my dad and his generation*

On the weekends, you would most likely find me... *in a gym watching sports or on a field watching sports for my kids*

I am happiest when *I am spending time with family. This could be working at home together or going to an event especially with Jason, Mara, and Myla.*

My dream job as a kid was... *Growing up I wanted to be a large animal vet.*

I am most likely to become famous for *My puppy chow, I add extra peanut butter and well coated with powdered sugar! The kids love it!*

I could give a 40 min presentation on *the importance of being involved in 4-H or FFA with absolutely no preparation.*

I think that everyone should work in customer service at least once in their lives. *This could be as a cashier, waiter, or answering phones.*

If I could turn any activity into an Olympic sport, I would have a good chance at winning a medal in the speed of talking based on words per minute and not taking a breath. I know I would have my work cut out for me even in this category with Matt Quanrud!

On the weekends, you would most likely find me at. *I am usually at one of my kids' sporting or 4-H Event.*



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Mary, husband Chris and daughters Mara (14) & Myla (11)



Daughters Mara & Myla at Fillmore County Fair



Hiking in the rain on vacation



Vacation in Gatlinburg, Tennessee



Mara Reserve Champion at State Fair Lamb Lead



Myla showing her dog Zoey

Employee Spotlight

F&M Milestone Birthdays

Babies on the way



Proud Mom, Mandy Schmoker
Expecting February 2nd

Proud Mom, Ashley Winslow
Expecting March 21st

60th



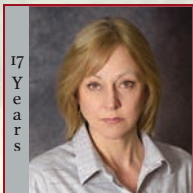
SCOTT RUSTAD
Investment Services
Registered Representative
ID #40300097
Preston Office

Anniversaries

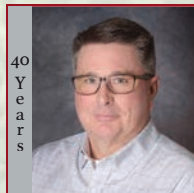
Preston Office | 507.765.3823



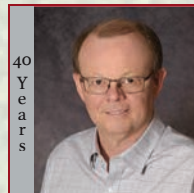
Brenda Reicks
Insurance Agent
Summit Club Director



Cherrie Brink
Agent Manager
Insurance Agent



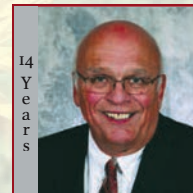
Chuck Aug
President
Chief Operating Officer



Matt Quanrud
Technology Officer



Misty Sass
Personal Banker



Ron Stevens
Real Estate Appraiser



Ashley Winslow
Loan Processor

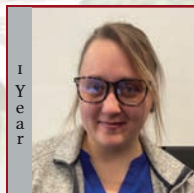
Chatfield Office | 507.867.1605



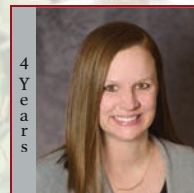
Dan Root
Vice President
Chatfield Branch Manager



Jenny Niemeyer
REM
Post-Closing Processor



Katie Gartner
Teller



Jessie Mulford
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In Preston Trophy Games

The two biggest Gopher rivalry football games are against Iowa and Wisconsin. Trophies are awarded to the winners of each game. The winner of the Minnesota-Iowa game gets a bronze pig, named Floyd of Rosedale. In the first years, an actual hog was awarded the winner. And, the very first hog hailed from the Mabel area, not Rosedale. The winner of the Minnesota-Wisconsin game holds The Axe. I suppose an axe is much easier to present than a live hog depending of course on how the axe is given to the winner. Floyd has been handed back and forth since 1935. The Axe since 1948.



Iowa Game - Pete, a Hawkeye fan, my son Jeremy, grandson Max, me, daughter-in-law Katie and wife Vonnie.

I have attended the Minnesota-Iowa game in Iowa City many times. Great atmosphere, great campus, fans are barely tolerable. Outspoken, demonstrative, and confident as they win a lot. But, it is tiring being in the stands with them. I have several stories about fan behavior at Kinnick Stadium but I will leave them for later. But I have regaled my kids and grandson about these tales. So, I thought it was time to take them to the Minnesota-Iowa game in Iowa City to experience for themselves.

We had a great time until almost the end of the game. We were ahead at half and down only 1 at the end of the third quarter. Down 2 with 5 minutes left. Sitting in the midst of the black and gold crowd, we heard nary a sound from the Hawk fans. Almost silent at the half, in fact. No sign of the typical poor Iowa behavior. I was almost disappointed as I had expounded on the topic before and during the game!

Iowa closed it out with a field goal late in the game to seal the 22-27 Iowa victory. And then it happened. First a lady a few rows ahead of us, seeing our Maroon and Gold, chirped a few words our way. Go Hawks! Go Home! Could be heard all around. And as we walked down the stairs to the exit, there he stood. A typical chemically exuberant Iowa fan, wearing one of those damn woolly black and gold hats. Jeering to all Gopher fans that passed including my family ahead of me. Twenty-plus years of Kinnick frustration overwhelmed me. I stuck my finger in his stomach and told him to shut up!

Our grandson Max chuckled. My wife Vonnie, son Jer and our daughter-in-law Katie were too far ahead to see and I felt better.



Wisconsin Game - daughter Nikki, me, friends Andrew Pederson and Aaron Janssen

I bolted out of our seats, ran down the aisle, jumped the wall and ran onto the field!

And the first persons we ran into were my friends Jason, Mitch and Aaron from Preston. I guess you never know who you are going to run into on the 20-yard line. Go Gophers!



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#InsideFM

In Chatfield

Happy New Year

I hope that your holidays went well and you are enjoying this new year. I cannot believe how fast the time is going!

We spent the holidays this year with our family. Thanksgiving and Christmas were both low key, but it felt important this year to do this. My husband Paul and I went to Wisconsin to do Thanksgiving weekend with my mom, brother and two nephews. They indulged me and we went to see Ghostbusters: Afterlife. (If you liked the original Ghostbusters, you should like this one.) Christmas was spent in Florida as Paul's mom and husband are there. They will not come up here during the winter, so we had to go to them. And I'm OK with that! Warm weather in December is good. We visited with a couple of other aunts and an uncle that also live down there. We were [May] able to surprise them with our son PK being able to visit with my husband Paul, our daughter Sammie and I. PK started a new job in Fargo and didn't think that he'd be able to go with us.

We're having a nice, warm winter day today, so it's making me think of spring. I know we're a long way off right now as there is still a lot of winter left, but we can always hope that we have an early spring! Enjoy the rest of the winter! Happy New Year!



KARI COUSINEAU
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Family - Husband Paul, daughter Sammie, son PK, and Kari

#InsideFM

In Rochester

Why Here?

Writing this article, spring isn't here quite yet. It's negative ten degrees and it makes me wonder sometimes, "Why here?"

Looking back at pictures taken this season so far, I am reminded why. If you can put aside the freezing temps, icy roads and hours spent shoveling the driveway, Minnesota really is full of beauty this time of year! The beauty is just joined with a little bit of chill!

This last December my family packed up an RV and made the haul up north to celebrate my mom's 60th birthday in Two Harbors, Minnesota. We stayed in a lodge right on Lake Superior. If you have never seen Lake Superior, it is something I strongly encourage you to add to your bucket list. It is the largest and northernmost of the Great Lakes of North America and it looks as if you are looking out into the ocean with waves that come crashing into the shoreline. There is a calmness and raw beauty that comes with the environment in northern Minnesota during the winter months.



LAURA WITT
Senior Teller
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Laura's Parents Jay & Cindy with Daughter Sawyer - Lake Superior



Laura and husband Andy

As Minnesotans we tend to pack all of our activities in the warmer months and are on the go constantly. The winter is a time when we can all hunker down, slow down and take a breath. Maybe read that book you have been wanting to but couldn't find the time, or put together that puzzle you forgot you had shoved in the back of the closet. One of the highlights of our trip was being able to just sit back and relax by a cozy fire and just enjoy each other's company without having to think about rushing to the next thing. We were able to soak in a warm outdoor pool while we were surrounded by snow. How [Flowers] many places can you do that!? I think my kids would agree with me that it was a surreal feeling to be swimming outside in December. There was definitely something magical about it that you cannot get anywhere else.

This was a trip I will always remember and will definitely look back to when the question arises again as to, "Why Here?"

Hope you all had a relaxing winter as spring has sprung!



Laura's husband Andy with daughters Olivia and Sawyer

#SummitClub

Cape Cod & Boston September 5-10, 2022

Summit Club On The Road Again



See beautiful Cape Cod & 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!

\$3308 per person double occupancy
\$3967 single
(optional Travelers Protection Plan included)
**Estimated airfare included, final airfare rates are subject to change.

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Welcome to the Club!



#CommunityMatters

In the Community

ALWAYS GIVING BACK

Red Cross Disaster Relief January 3, 2022



\$2,765 was donated by F & M employees with matching dollar for dollar funds by the bank to support our community to recovery from the unusual December storm & tornados.

Mary Schwarz



Insurance

What does it mean to be an independent insurance agency?



Well, here's a not-all-encompassing list of products that we offer:

- Home
- Auto
- Business
- Buildings
- Liability
- Farm
- Umbrella
- Life
- Health
- Medicare Supplement
- Dental
- Vision
- Multi-Peril Crop
- Crop-Hail
- Disability Income
- Workers' Comp



F&M Financial Services building
100 Saint Anthony St. N.
Preston, MN
April 8, 2021

IN A TIME OF UNCERTAINTY, ONE THING IS STILL CERTAIN:
GOOD ADVICE IS ALWAYS VALUABLE



What does that mean to you?

The heart of our business is protecting your evolving story. We're always here if you need us no matter what tomorrow brings.



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F & M Community Bank, N.A.	
Balance Sheet 12/31/21	
Cash & Due From Banks	4,693,818
Securities	51,559,208
Loans (Net of Loan Loss Allowance)	114,788,955
Other Assets	7,518,351
Total Assets	178,560,332
Deposits	160,339,349
Other Liabilities	935,195
Capital	17,285,788
Total Liabilities and Capital	178,560,332

Missing Word Contest

2021 Winner: Arlouene Pickett, \$100

2021 Winter Winner: Marla Drogemuller "May Your Days Be Merry and Bright"

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 _____

Investments

ALL IN THE FAMILY...and running out of dog names that start with the letter S.

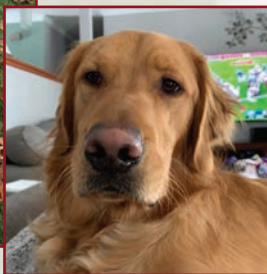
It is now a little more than a year since we welcomed Summit, a Golden Retriever, to our family. Our thought was that our 6-year-old dog Schroder needed a playmate. First, we had to come up with a name and of course it had to start with the letter "S" as with all family members. Schroder happens to be the last name of some relatives of mine and one just recently retired from Summit Brewing after 30 years, so we thought the name was fitting.

It seemed like the timing was good to bring in another dog. Schroder is still at an age where he can keep up with a pup and with the COVID virus we would have more home time to train. Another reason is that we knew Schroder might get a little more exercise with another dog around than just our walks to the local brewery (which is his favorite destination) and occasionally a walk on the bike trail.

So last spring, all was going as well as can be expected with a new pup. Summit was a rambunctious pest to Schroder and played a little rough at times but Schroder seemed to enjoy his company most of the time.



Summit

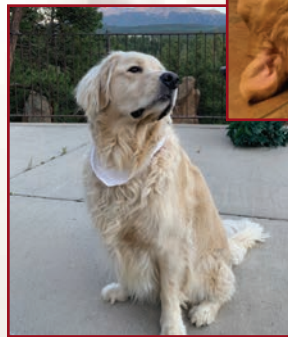


Summit

Then one day doing yard work while the dogs were playing, I suddenly heard a yelp from Schroder that didn't sound normal. The playing came to an abrupt end and he started



Schroder



Schroder



Summit & Schroder

limping. Initially it didn't seem serious but as time went on, it was obvious it wasn't just a minor issue and it was time to get it checked out. The result was a torn ACL and surgery was scheduled. Yep, just what our son had playing high school football. I guess it runs in the family.

In October, we went on a trip out west to visit relatives and friends in Washington and Oregon. We had never been to those states and did a lot of driving seeing different areas. The one thing that stood out was how much more dog friendly it is out there than it is here. They allow dogs almost everywhere! There are dog dishes and treats at most stores, hotels and restaurants. They cater to the canines! We happened to be at a restaurant/bar one night and noticed the human/dog ratio was close to even! There was a group of people

sitting next to our table and it appeared they didn't have a dog. We thought it was [Showers] probably due to them having a baby as they had a stroller next to their table. We got to talking with them and talked about the dogs in the place and that we were both in the minority without a dog. I was wrong. They had a dog in the stroller that just had ACL surgery as well!

Of course, now we are planning another trip out west and bringing the dogs!



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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.

CHOOSING A HOME LOAN

What mortgage is right for you?

When you're buying a home, you have options for how you'll finance the purchase. Options to consider include choosing a lender, down payment amount, length of loan, amount of closing costs, and more.

Learn tips to make your best decision!

FMcommunity.com/News/post/Mortgages

LINES OF CREDIT

What are they and what's right for you?

Understanding the various lines of credit is important to your financial success. In this news story learn about your options including personal lines, HELOC's, and more!

What option is suited best for you!

FMcommunity.com/News/post/Lines-of-Credit

IRS \$600 BANK MANDATE

The IRS proposal you need to know about.

Rarely do we ask for your help in matters pertaining to political issues, however, this new IRS proposal puts your privacy at risk. Find out how you can voice your concerns in our latest news story.

SERVICE

Take action to keep your banking private!

FMcommunity.com/News/post/IRS-Mandate