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# Notes from Dan's Desk

By the time you read this, we will have been in our new office in Rochester for at least a month. We're looking forward to having our own space in a highly visible and easily accessible location. In case you're wondering, it's in the southwest quadrant of the U.S. Highway 52 North and 19th St. NW interchange across the frontage road from Schmitt Music (they just got some free advertising!). The official address is 1820 W Frontage Road Highway 52 NW—now that's a mouthful! As was my location description!

If you get a chance, stop in to see us and our new digs. We would love to show them off to you. We're very proud and appreciative of our new office. It's the result of a good group of people in our Rochester office doing a great job for you, our customers. In other words, without our staff and without our customers, this office wouldn't be a reality. We hope to leverage this new location to continue to grow in the Rochester market. We're one of only a few locally-owned community banks operating in the Rochester market. We might not be the biggest bank in the community, but we believe that our community focus, our long-time local bankers, and our local ownership allows us to serve the Rochester community in a way that the other banks can't.

A couple services we didn't have at our old location but do have at our new location include [Hip] drive-up windows and a drive-up ATM. Not having those services certainly put us at a disadvantage to some extent, but that won't be the case any longer. Other than those new services, we'll continue to have the same staff providing the exceptional service you've experienced from us in the past.

You might be wondering if we're going to keep our other office open—we aren't. It served us well to get a foothold in the Rochester market, but we believe this centrally located office should provide us with the only location we'll need in Rochester for quite awhile.

One thing I failed to mention in my last article is that after our staff holiday party on January 6th, we had a tremendous amount of food left over. I found out later that the caterer usually likes to make extra to make sure the customer doesn't run out of food—and we didn't. So rather than waste that food, we delivered it the next day to The Landing MN in downtown Rochester. Their mission is to serve people who are experiencing homelessness. I would venture to say that almost every person, if not every person, reading this has never experienced homelessness. What better use of that extra food than to donate it, and provide a hot meal in the middle of winter to that group of people. If you have any interest in helping out this organization, you can learn more at [www.TheLandingMn.org](http://www.TheLandingMn.org).



I got a little wordy last time and ran over my allotted space in the newsletter, so I better stop now before I catch some heat for hogging the space.

We hope you enjoy the warmer months while they're here and that you're able to make some [Hip] memories by enjoying your time with those people who are important to you.



Big Sister, Elsie



## Introducing

Dan's new grandson

*Joel McKenzie Lund*

Born March 25th

*Welcome to the Community!*

# Senior Spotlight

## Banking Behind the Bank



### *Connor, Graduate of Chatfield High School*

Connor, son to Heather (Chatfield Teller) and Casey Borgan, plans to attend a community college where he can explore his interests in engineering and writing.



### *Orion, Graduate of Lanesboro High School*

Orion, son to Misty (Preston Personal Banker) and Blaise Sass, plans to attend IBEW in Rochester, where he plans to be an electrician. He has had a stellar year with football and wrestling. Orion was the team leader with 1,569 yards rushing and 20 touchdowns on 206 carries. He topped 100 yards in 8 games, going over 200 twice. He earned All-Conference and MVP. In wrestling, he made his 100th win goal and placed 2nd at sections.



### *Kelsi, Graduate of Chatfield High School*

Kelsi, daughter to Kari (Chatfield Loan Processing Supervisor) and Chris Goldsmith, plans on attending the University of Wisconsin River Falls, majoring in Field Biology.



*Congratulations*

Tamsen on adding  
**Rochester Branch Manager**  
to your title.




**TAMSEN LEIMER**  
VP Business & Mortgage Banking |  
Rochester Branch Manager

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



**COMMUNITY BANKING MONTH**

**The Power of Reinvesting in Our Community**  
When you bank local, you make an impact on local communities. Community banks like us take in deposits and distribute loans that fuel a self-sustaining local economy.  
[FMcommunity.com/News/Post/the-Power-of-Reinvesting-in-our-Community](https://www.fmcommunity.com/News/Post/the-Power-of-Reinvesting-in-our-Community)



**National Ag Day**

National Ag Day was founded in 1973 to recognize the contributions of farmers in providing Americans with healthy, affordable, and abundant food options.  
[FMcommunity.com/News/Post/National-Ag-Day](https://www.fmcommunity.com/News/Post/National-Ag-Day)



**Money Management Practices**

It's a good time to review your habits when it comes to savings. Building a financial nest egg can help alleviate stress and provide financial resiliency during times of economic distress or uncertainty.  
[FMcommunity.com/News/Post/Money-Management-Practices-](https://www.fmcommunity.com/News/Post/Money-Management-Practices-)

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

#InsideFM

# Employee Spotlight

## Banking Behind the Bank



### TAMSEN LEIMER

VP Business & Mortgage Banking |  
Rochester Branch Manager  
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**My superpower would be...** to be invisible.

**I am happiest when...** the sun is shining, it's about 70 degrees with a light breeze, and I just hit a 200+ yard tee shot at the local golf course.

**My dream job as a kid was...** to be a teacher.

**I think everyone should be a server at a restaurant at least once in their lives.**

**On the weekends, you would most likely find me** catching up on laundry and house chores, golfing, relaxing at my cabin, or watching my boys play sports.



Tamsen's mom, Tonia, and sister, Danielle

Tamsen at Interlaken Golf Club

Nathan pitching for Stewie Sticks

Ben playing summer baseball for the American Legion

Nathan and Ben boating

Ben and Nathan



65<sup>th</sup>



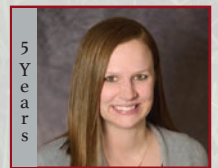
Dan celebrating birthday with friends (Franny, Diana, Jim, Dr. John Luehr, and Dan)



Jennifer (Dan's cousin), Dan, and Jan (Dan's sister)

# F&M Anniversaries

Rochester Office  
507.258.7580



Jessie Mulford  
CFO



11 Years

Brenda Reicks  
Insurance Agent |  
Summit Club  
Director, CBCD



18 Years

Cherrie Brink  
Agency Manger |  
Insurance Agent



2 Years

Ashley Winslow  
Loan Processor |  
Summit Club Director



9 Years

Misty Sass  
Personal Banker



5 Years

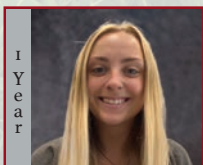
Mandy Schmoker  
Operations Manager |  
HR Manager

Preston Office  
507.765.3823



12 Years

Jenny Niemeyer  
REM Post-Closing  
Processor



1 Year

Ashley Maker  
Teller



1 Year

Heather Borgan  
Teller



4 Years

Jayne Johnston  
VP | Retail Mortgage  
Manager



14 Years

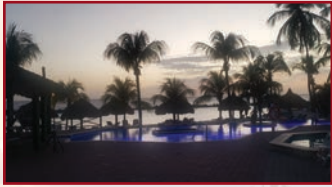
Cindy Zimmerman  
Loan Processor

Chatfield Office  
507.867.1605

#InsideFM

# In Preston Island Dancing

I am not a good dancer. This is not my opinion, but a fact. There is not a lot of public evidence to support this as I have been intentionally careful to limit any displays. I would rather folks thought I was a poor dancer than to actually dance in public and remove any doubt. Sadly, there is no doubt on the Island of Curacao as to my dancing skills.



Curacao Resort

Americans and Canadians. The people are friendly, laid back, and the weather is great. We stayed at a resort right on the Caribbean Sea with snorkeling right off our beach, some night life and a short taxi ride to downtown Willemstad.

Each evening the resort had a show of some sort. Music, trivia, etc. Thursday night Native Island Dancing was the theme. Having had a late meal at one of the restaurants, we decided to take a back-row seat and enjoy the show. It started a bit slow but started to pick up in the second half of the show, which featured some fast-paced dances.



Island Dancing

And then it happened. The one thought I had in the back of my mind since the beginning and thus why I planted myself in the back row. The dreaded audience participation. As the

performers worked their way down the aisles, being mostly rejected on the way, I realized our row was it. Last chance for them to pluck a final victim from the crowd. Surely, they will pick Gary before me. You can't miss him. Gary? Where was Gary? Damn. Been a long time since he out ran me, but this was one time he did so!

As I made my way to the stage with my dance partner, she leaned to me and whispered, "We are the last ones to dance. We are the finale!". Oh boy. Finale was right. I am finished!

Apparently, the suggestive Hip Hop dances of today have their roots in Curacao. And as the grand finale, this was obviously saved for last. So, there it was, as odd of a dance couple as you can get bumping and grinding on the stage.



Chuck and Vonnie with friends,  
Gary and Joyce



**CHUCK AUG**  
President | COO  
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Vonnie (Chuck's wife)  
and Chuck on the beach  
in Curacao

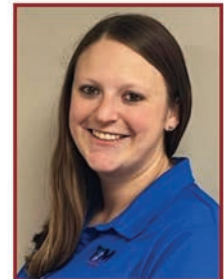
Vonnie and our friends kept their composure together long enough to take some video of the grand mess. For me, [Hooray] the only thing worse than dancing is having to watch me dance.

Until you stumble onto the video, take my word for it. I can't dance.

# Preston Area Chamber of Commerce

Thank you, Ashley, for serving on  
the board and investing your time  
in the community!

*Congratulations!*



**ASHLEY WINSLOW**  
Personal Banker | Lender |  
Summit Club Director  
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# In Chatfield

## Making Memories: One Adventure at a Time

Summer is here! Finally! This winter seemed to put me in quite the cabin fever mode this year. We recently got back from a cruise porting out of San Juan, Puerto Rico, so that definitely helped a little bit. Some sun, water and no snow can do wonders for a person's mood!

But what about Minnesota vacations? Growing up in Wisconsin, my family took alternating family vacations of being in and out of state. Our furthest traveled state was South Dakota! It's always fun to travel out of state to see things in farther places that you see on TV or read about, but what about what you have near you? I remember going to Bay Beach in Green Bay, House on the Rock in Spring Green, Circus World in Baraboo, Door County, Brewers games at the old Milwaukee County Stadium, etc.



**KARI COUSINEAU**  
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Compliance & Internal  
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Split Rock Lighthouse

My daughter, Sammie, and I went to Split Rock Lighthouse in 2019 for their annual lighting on November 10th. The lighthouse is lit once a year in commemoration of the sinking of the freighter SS Edmund Fitzgerald. I was able to do a day tour of Nopeming Sanitorium in June of 2018. It had been featured on ghost hunting shows, and I wanted to check it out to see if it's [For] somewhere we would want to do our own ghost hunting. And we do! But, for several good reasons, the building is currently closed and deemed unsafe. Another memorable trip was in March of 2014, when Lake Superior and the Apostle Islands froze over. Paul had to go for a bowling tournament, but it just happened to coincide with that event. So... we got to walk on Lake Superior!

My most favorite vacation spot in Minnesota is north to the Duluth area. My introduction to the area was when we lived in St. Cloud and my husband, Paul, and I started dating. Our favorite area to stay, Canal Park, looks so very different from my first visit 25-plus years ago! It was easy to do day trips to Duluth while we lived in St. Cloud and I loved that! Now when we do trips, we usually stay for three days, two nights, and we try to get up there once or twice a year. We usually hit up the same spots and it's mostly outdoor locations. I have three favorite trips up there... I'm sticking to that! My



Nopeming



Kari on frozen Lake Superior

Frozen over Lake Superior

Another memorable trip was in March of 2014, when Lake Superior and the Apostle Islands froze over. Paul had to go for a bowling tournament, but it just happened to coincide with that event. So... we got to walk on Lake Superior!

I hope everyone can get out and do some traveling this summer. We have a lot to offer in Minnesota, and we have plenty to do in our own backyard. Whether you like boating, fishing, caving, hiking, shopping, etc., we have a place for that!

**All healthy individuals, consider joining our blood drive!**

**Wednesday, June 21**  
**Preston Community Room**  
Dates are subject to change.



**RedCrossBlood.org/Give**

**Schedule your time to donate!**

#InsideFM

# In Rochester Uncle Bruce's Cabin

Our family shares a cabin near Nisswa, MN, that we call "Uncle Bruce's Cabin". The cabin has always been, and continues to be, open to friends and family to get together. Many memories have been made at the cabin over the years with lots of family and friends.



Winter Skating

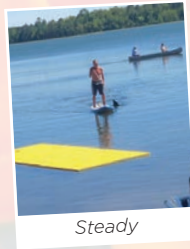
It started as Uncle Bruce's home, now it's our family cabin. My wife, Sherry, actually lived there when we first met. A long story for another article maybe!

Our kids are the fourth-generation cabin goers, now with a fifth generation looking forward to her first summer visit! One funny story from one of my daughter's "friends weekend" found them running the pontoon out of gas, at the other end of the lake, and having to swim back to shore, walk back to the cabin and get the jet ski out to pull the pontoon home. In the dark, by that time. Funnier [The] part of the story is the next weekend when I was up, I checked on the pontoon gas situation and found a second, full tank in the pontoon that just needed to be switched over! Fishing isn't the greatest in our lake, but it doesn't keep us from trying. I even got my youngest, Sarah, out one evening, and she landed a pretty nice northern. A fun fish story, with a picture to back it up.

Like my last newsletter article, I'll add some pictures to help show the fun times at the cabin, including a couple winter pics because we do live in Minnesota. Here's to making more memories this summer. Thanks, Uncle Bruce!



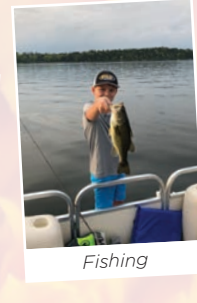
Jim with daughter, Anna, on a pontoon lake tour



Steady



Indoor cabin fun



Fishing



Sarah's big fish



**JIM OELTJENBRUNS**  
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# DAIRY STAR

Michelle Woodard, Loan Processing Supervisor, and her husband, Jimmy, finished construction on their double 8 parallel parlor set up with a new milkhouse holding area in January, 2023.

**You can read about their story in the Dairy Star.**

**DairyStar.com**



PHOTO BY GRACE JEURISSEN

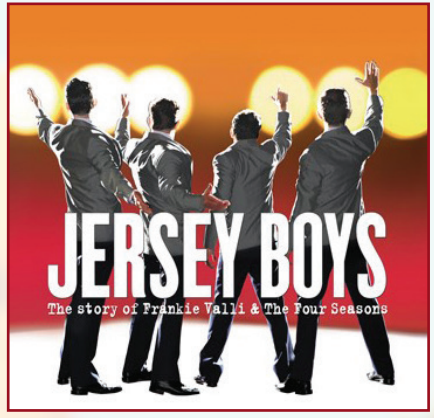
#SummitClub

# Summit Club

## Travel with Us

### Day Trips

**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.



**Come Walk with Us - What a great way to start your day!**  
Starting the week of Tuesday, June 13th, get your walking shoes on and walk with us!  
Where: Preston Trailhead      Where: Chatfield Mill Creek Park  
When: Tuesdays at 8:30 am      When: Wednesdays at 8:30 am

### Extended Trips

**Scandinavia**  
September 13-22, 2023

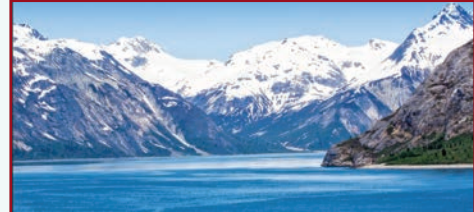


Best of Scandinavia featuring Sweden, Norway, and Denmark. Stays include Stockholm, Oslo, Bergen, & Copenhagen, and explore from there. We'll ride the rails in Norway, cruise the fjords, and experience all the charm and rich history of Scandinavia. Includes 8 breakfasts & 4 dinners. You don't want to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

**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 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!

\$\$\$\$ per person, double occupancy  
\*\*\*Estimated airfare included, final airfare rates are subject to change.



## 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

## Just Get Off the Lake

First day of a week-long fishing trip to the Ontario lake and camp that several members of my family have gone to for dozens of years. When we arrive, we work in concert to get everything unloaded, boats in the water, and out on the lake. For this outing, I went with Sister and Brother-In-Law in his boat. Auntie and Uncle are with Dad in his boat. Mom stayed in the cabin to settle.

It was a gorgeous 26.66° Celsius day. BIL asked me if I have rain gear. I looked at him, I looked at the lake, I looked at the sky, and BIL reiterates, “Always bring your rain gear – it could save your life!” True. Sister says she has extra, we’re good to go. We’re going to “twin island” and the other boat is going a little further out to the “amphitheater”.



Cherrie with walleye

Fishing is good. My astute sister (did I mention she was born before me – which may explain some dynamic here) is watching the weather. There’s a sun shower. She asks if I want a rain jacket. I’m feeling good – it’s sunny, it’s just a shower, I’ll dry quickly, I decline. She also suggests maybe we should head in. BIL is pretty occupied by the duties of a captain. He wants to keep [Hot] fishing and with a look, I concur. . . . until we hear thunder. Oh, did I mention my sister has more acute hearing than BIL and me?

Crap! Now it is a flurry of activity as we get in our lines, trolling motor and stuff stowed. I may have put on a rain coat, I don’t recall. We get situated, and BIL flips the switch to start the outboard motor. We should be back at the dock in no time. BIL throttles the motor and . . . it pretty much cuts back to an idle. Raise it, it doesn’t come up all the way. Puts it back. Essentially, the tilt/trim

went out. The wind has picked up, we see lightning. We’re going to put up on shore at “twin island”, and I’m preparing myself to spend some time there (good thing I have rain gear). Sometime during this, we realize all cell phones with Canadian service are in our boat. ZOINKS. We can’t expect anyone to come get us in a thunderstorm anyway (where there’s thunder, there’s lightning).

Then we recall, we haven’t seen the other boat come back either. What the h-e-double-hockey-sticks are they doing? Moments later, we see a boat. I say, “Is that Dad?” We wave them over and as they turn our direction, I have the distinct recollection of the scene from the movie Caddyshack: Rodney Dangerfield turns his boat toward Ted Knight’s dinghy and accelerates to full throttle – the way the waves peeled off the bow. I could practically hear the boat horn.

After a little maneuvering and what seemed like a long amount of time (probably 45 seconds) watching BIL try to unknot a long rope, we got towed back to the docks amid LOUD cracks of thunder. Not safe. Six of us. On the water. In lightning.

Just as we pulled up to the slips, the wind picked up and the rain started to come in sideways. Not one of us could have been more wet if we had jumped into the lake. But, in the end, we were dancing like a gopher to the Kenny Loggins song, “I’m Alright”. OK, maybe I just visualized that part too. August 2023 is booked.

P.S. We do insure boats, dinghies, and many other summer-fun-time toys and equipment.



**CHERRIE BRINK**

Agency Manager |  
Insurance Agent  
CherrieB@FMcommunity.com  
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ID #20017463

**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

## The Cost of Procrastination

Some of us share a common experience. You're driving along when a police cruiser pulls up behind you with its lights flashing. You pull over, the officer gets out, and your heart drops.

"Are you aware the registration on your car has expired?"

You've experienced one of the costs of procrastination.

Procrastination can cause missed deadlines, missed opportunities, and just plain missing out.

Procrastination is avoiding a task that needs to be done—postponing until tomorrow what could be done today. Procrastinators can sabotage themselves. They often put obstacles in their own path. They may choose paths that hurt their performance.

Though Mark Twain famously quipped, "Never put off until tomorrow what you can do the day after tomorrow," we know that procrastination can be detrimental, both in our personal and professional lives. Problems with procrastination in the business world have led to a sizable industry in books, articles, workshops, videos, and other products created to deal with the issue. There are a number of theories about why people procrastinate, but whatever the psychology behind it, procrastination may cost money—particularly when investments and financial decisions are put off.



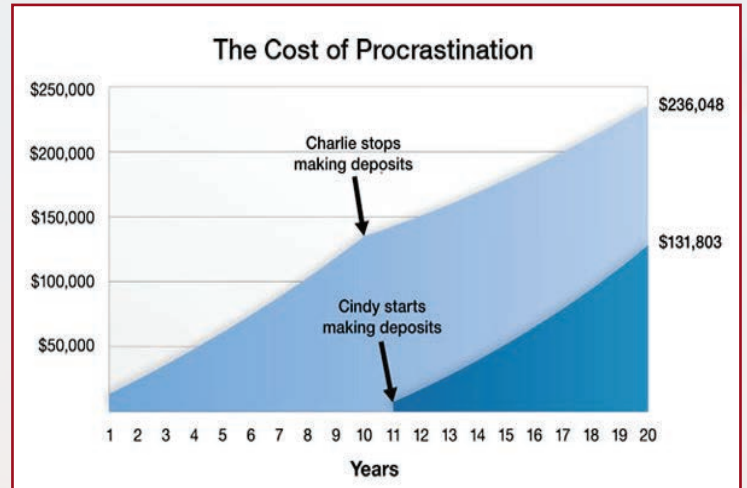
If you have been meaning to get around to addressing some part of your financial future, maybe it's time to develop a strategy. Don't let procrastination [Day] keep you from pursuing your financial goals.

### EARLY BIRD

Let's look at the case of Cindy and Charlie, who each invest \$100,000.

Charlie immediately begins depositing \$10,000 a year in an account that earns a 6% rate of return. Then, after 10 years, he stops making deposits.

Cindy waits 10 years before getting started. She then starts to invest \$10,000 a year for 10 years into an account that also earns a 6% rate of return.



Cindy and Charlie have both invested the same \$100,000. However, Charlie's balance is higher at the end of 20 years because his account has more time for the investment returns to compound.

This is a hypothetical example of mathematical compounding. It's used for comparison purposes only and is not intended to represent the past or future performance of any investment. Taxes and investment costs were not considered in this example. The results are not a guarantee of performance or specific investment advice. The rate of return on investments will vary over time, particularly for long-term investments. Investments that offer the potential for high returns also carry a high degree of risk. Actual returns will fluctuate. The type of strategies illustrated may not be suitable for everyone.

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# Random Acts Of *Kindness*

## First Time Flying...

My boys, Warren and Vincent, were elated to fly for their first time. While waiting in the airport, Warren was pointing and waving at every pilot that passed by. One pilot even stopped to talk to him. Much to our surprise, he happened to be our pilot! He told Warren to come to the cockpit when he got on the plane to help him with some controls. That pilot's kindness made their first flight extra special and is something the boys still talk about. - Jessie Mulford



## A handful...

It's always a scramble to get home on those "winter storm warning" days. I always seem to have to stop for something, and this day wasn't any different. We needed milk, water, and bread, so on the way home, I stopped at Kwik Trip. There I am, hauling out a 24 pack of water with two gallons of milk sitting on top, and a bag of bread dangling out of my fingers. A gentleman held both doors open for me, and wished me safe travels. When I make it to my car, I go to lean everything I was holding against it so that I could use one of my hands to open the door. At the perfect time, another gentleman going in was walking past and said "Can I snag that door for ya?" We were all just trying to make it home, but they took two seconds out of their day to make mine a little easier. It really is the small things in life. (Oh, and now I know for next time that KT has carts. Now that REALLY would've made it easier!) - 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](mailto: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 3/31/23

Cash & Due From Banks	2,385,594
Securities	51,036,455
Loans (Net of Loan Loss Allowance)	129,516,553
Other Assets	11,917,816
<b>Total Assets</b>	<b>194,856,418</b>
Deposits	174,603,827
Other Liabilities	6,758,494
Capital	13,494,097
<b>Total Liabilities and Capital</b>	<b>194,856,418</b>

## Missing Word Contest

Spring missing word Contest winner: Crystal Twite

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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