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BANK

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**COMMUNITY
CONNECTION**
QUARTERLY NEWSLETTER

Summer Issue | ©2020 F & M Community Bank



**INSIDE
THIS ISSUE:**

Notes from Dan's Desk..... 2

Senior Spotlight..... 3

Retiree Highlights..... 4-5

HALO Program..... 6

Outdoor Accomplishments..... 7

Community Heroes..... 8-9

Helping Where We Can..... 10

This is Your Community..... 11



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Notes from Dan's Desk

Before social distancing became part of our everyday actions and vocabulary, we did manage to get in some family activities.

Mia, my daughter Alyssa's stepdaughter, has a wonderful voice and enjoys singing. She participates in a choir that meets (or at least did) once a week after school. She had a concert in late January which we attended. It was fun to see her and the other students up on a big stage. Mia is on the end of the second row of students in the picture. We celebrated afterward by getting some ice cream treats at Dairy Queen. 😊

In early February, our family was able to connect for a short time in Breckenridge. And we timed it right! It snowed like crazy and we had some great skiing and snowboarding! As you can see from the picture of Alyssa, her husband Dave, and my daughter Carryn, it was dumping on us!

A few weeks later, I drove to the Twin Cities and Nick, Alyssa's stepson, her husband Dave, and I did some indoor rock climbing. I had climbed outside once and enjoyed doing that, but I'd never climbed inside before. We had a [On] great time wearing out our fingers and forearms! And Nick did some advertising for F & M by wearing his cap backwards so everyone looking up could read it while he climbed. 😊 I know we're looking forward to going again!

This newsletter is a bit abbreviated due to the COVID-19 pandemic, but we'll be back at it soon. In the meantime, please be well and stay healthy!



Mia



Dan, Mia, Tami



Like granddaughter, like grandfather - when we couldn't get haircuts. 😊



Alyssa, Dave, Carryn



Nick



Nick, Dave

We at F & M Community Bank want to take this opportunity to thank you, our customers, for how you have responded to the changes we've made in how we are delivering our services. We realize this has been a disruption to how we've both been used to doing business, but we truly believe it is best for the health of you, our customers, and our most important assets, our employees.

And speaking of our employees, we want to thank them for how they have responded to the changes in how we're doing things. Not only have their personal lives drastically changed because of the pandemic, but their work lives have also changed as we've worked on rotating staff being in the office, we've implemented working from home capabilities, and we've changed how they interact with our customers. And on top of that, a large group of them recently worked tirelessly to process the Paycheck Protection Program loans for local businesses. Those local businesses are important to the communities in which we all live and work. And they're even more important to the owners and employees of those businesses – those businesses are their livelihood.

Having such a caring, hardworking, and flexible staff is what sets a community bank like ours apart from those banks which are not locally owned and managed. Our staff and ownership is committed to you, our customers, and the communities we serve. This commitment clearly is shining through right now.

Dan



Daniel M. Christianson, JD
CEO | Chairman of the Board



Preston • Chatfield • Rochester

Senior Spotlight

“The future belongs to those who believe in the beauty of their dreams.” ~ Eleanor Roosevelt



Tedon Zimmerman, son of Cindy (Chatfield, Loan Processor) and Chris Zimmerman, is a 2020 graduate of Chatfield High School. Tedon plans to attend Minnesota State University Mankato.



Nick Whalen, son of Allison (Preston, AVP/Senior Personal Banker/Summit Club Director) and Corey Whalen, graduated from Fillmore Central High School in Harmony. He is attending Mayville State University in Mayville, North Dakota to study Business and play football.



Hunter Johnston, son of Jayne (Chatfield, VP/Retail Mortgage Manager) and Kit Johnston, is a 2020 graduate of Chatfield High School. Hunter will be attending University of Wisconsin – Stout for Industrial Design.



Holly Janosik, daughter of Jana (Rochester, Operations Accounting Assistant) and John Janosik, is a 2020 honors graduate of Mayo High School in Rochester. She is a member of the Mayo HS Honor Society. In the fall, she will attend University of Wisconsin-Stout majoring in Manufacturing Engineering

F & M Community Bank, N.A.

Balance Sheet 3/31/20

Cash & Due From Banks	2,495,501
Securities	25,723,427
Loans (Net of Loan Loss Allowance)	104,079,157
Other Assets	6,970,530
Total Assets	139,268,615
Deposits	120,943,897
Other Liabilities	2,592,078
Capital	15,732,640
Total Liabilities and Capital	139,268,615

Missing Word Contest

Spring Winner: Jennifer Pickett “Be Someone’s SUNSHINE When Their Sky is Gray”.

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 _____

Retiree Highlights

Hello Everyone – F & M Customers & Co-workers,

Here is hoping you are all doing well!

Thank you for the memorable 37 years I spent being employed at the F & M Community Bank! Working with, and working for, such nice people made for a great career!

To all of our valuable customers, thank you for giving me the privilege of serving you on a daily basis, helping you take care of your banking needs!

Tuesday, March 31, 2020, was my last day of employment and now I am exploring the exciting next chapter of my life, A Happy and Fulfilling Retirement!



I would be remiss if I didn't say it has been a rather bittersweet entry into that phase. Leading up to the 31st, as the months turned into weeks and then into days, I often joked with my beautiful 6 grandchildren that very soon they would be able to call, "1-800-GRANDMA," and I'd drop everything and come running to visit them! But unfortunately, now we are in the middle of a horrible pandemic and that plan is being put on hold. Thank goodness for Face-Time; texting, telephone calls and letters.

My heart aches for the millions of people this crisis has affected especially hard - those ill with the virus; families who have lost loved ones; the doctors and nurses and first responders who work valiantly every day – easing their suffering and consoling others in their grief; students and teachers who are overwhelmed with distance learning; the essential workers; and last but not least, the Class of 2020, both high school and college students! The list goes on! I pray every day that things will improve, believing that eventually they will. We will get through this!

I was asked to share some things I'm enjoying in these early days of retirement. I apologize in advance if this turns out to be a similar scenario of things you are doing, but with that said, I will tell you I am already seeing what retirement is like and I am truly loving it!

I always thought that one of the first things I wanted to do upon retirement was to get my house organized. It would include: cleaning, sorting, throwing, organizing, with the final goal of a cleaner [Their] house and a lot less "stuff," for my children to deal with when that inevitable time arrives. "So how is that going for you?", you might be asking! Well, pretty good... most days!

First project to tackle was a very disorganized kitchen pantry. I started out with gusto and honestly it went very well. Upon its completion, several times the next day, as I walked by that door, I had to stop, open it, and gaze at my newly organized project. Wow, the little things that give a person a lift, ha!

That went so well I thought I may as well do the harder, much more involved project next... emptying all of my kitchen drawers, cupboards, cubby spaces and "have at it!" Yah, two weeks later, after many days of concentrated work and some days of walking past the piles not even looking at any of it, I finished the job. I am sure the fact that I am bound inside this house; can't really go anywhere, just made it take so much longer. But once I completed it, I'm ready for the next challenge.

Spring is here, what an awesome time to be home and retired. I love flower gardening and yard work. Around the middle of April every year, my front yard erupts into a sea of blue because it is covered with beautiful wild Bluebells that I transplanted from a friend's pasture several years ago. They have been prolific and continue to spread all over! I just love the way it

Congratulations Diane!



looks! To my astonishment, about four years ago, right in the middle of that ocean of blue there appeared a single White Bluebell plant! I had never seen such a phenomenon. It has appeared every year thereafter. I believe it truly is a sign of hope as it continues to return each year – in the same place, and just a single plant. It has not proliferated like the blue ones have done. It is a "one-in-a-million thing" and I treasure it, especially this year!



A few weeks ago, on a Saturday morning there came a faint knock on my front door. There stood my oldest grandson Aaron! I just about fell over. I was right in the middle of asking him what he was doing in Preston and I looked up and another car carrying the rest of his family pulled up in front of my house! His parents – Jon & Stacie and his two brothers, Adam (who is graduating this year, Class of 2020) and his younger brother Ethan. I was speechless! Aaron attends college in LaCrosse and Jon and his family live in Siren, WI. They decided to come and surprise me with a "social distancing visit!" They stood on the front sidewalk and I stood by the porch. No hugs, but plenty of smiles and laughter, the best day ever!

Some of my family members and I are planning a trip out east when it's safe to do so. A couple of places on our list are the Metropolitan Museum of Art and the Smithsonian in New York City. It's very important to have something to look forward to during these strange times!

One of the things that came as quite a shock was that "my other job," came to a screeching halt when the newspaper I wrote a column for each week was sold. I had no warning and therefore didn't even get a chance to write a "Farewell Column." However, as of last weekend, that has all changed! I've been hired by the Fillmore County Journal to continue writing the column. I'm thrilled! It will be called, "Historic Memories of Fillmore County," and will include stories of every town in the county!

This summer I had planned to re-open my popcorn stand. That iconic fixture has been around for 86 years, opening its doors in 1934 by a man by the name of Francis Linstroth. I have owned it since 1994. However, the ongoing Covid-19 pandemic has impacted hundreds of businesses, including street vendors. Obviously, when it's safe to do so, hot-buttered popcorn will be served again and I'll look forward to seeing you there!

I love living in Preston and cannot think of a better place to be at such a time in history.

I miss each one of you so much and am looking forward to the day when, as my boss Dan Christianson said, "we will be able to come together in person and celebrate, at my retirement open house, once things settle down."

Thank you, it has been a pleasure working for 37 years at the BEST BANK IN MINNESOTA!

Sincerely,

Dianne K. Ruud

Retiree Highlights

Our bank is blessed with caring and hardworking staff. Many of them provide years of service while building strong customer relationships within our communities. We are grateful for them.

After 40-Years of Service, Here's What Retirement Looks Like:



Picture was taken last October at Multnomah Falls in the Columbia River Gorge in Oregon.

Eileen Haugerud, Preston, Controller

Eileen, retired June 30, 2018, just 3 months shy of 40-years of service at F & M Community Bank in our Preston branch.

“Since my retirement in 2018 and up until COVID-19 and the Stay at Home Order, I was able to spend much of my time with my mother at her assisted living facility. Also, one day a week I had my great-niece after school. We had a wonderful time visiting, working on jigsaw puzzles and doing homework. I look forward to being able to do this again! Now, I am able to spend a lot of time reading, doing crosswords and solving sudokus. I have gotten back to exercising and walking every day. So, I don't do much exciting but am content to not have a schedule to follow. Special times for me are trips to Portland, Oregon to visit my daughter Becca and when she comes home to visit.”

Congratulations Eileen!

Elinor Tienter, Preston, Operations Assistant

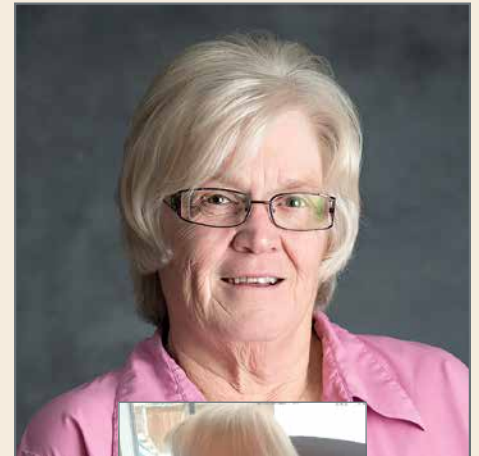
Elly's retirement was honored in December, 2017, however she stayed on to help the bank until March, 2018. February 4, 2018 celebrated Elly's 38-years of service in our Preston branch.

“I haven't done too much exciting since my retirement. However, I have been seen behind the teller windows in Chatfield and Preston. I have really enjoyed helping out.”

“My husband Erv and I have also helped out when our son Nathan needed daycare for our grandson, Beckett (my special guy!). It has been nice that [Better] when they call, we are able to easily take off and take care of him...even when they call at 6 AM!”

“We also have made a couple trips to Laughlin, NV. While in Laughlin I had the pleasure of visiting with Pam Tillis!”

Congratulations Elly!



Elly's Grandson Beckett

HALO Program

Healthy | **A**ctivities for | **L**ifelong | **O**pportunities

F & M's HALO committee plans the activities and challenges for the staff each year. We encourage healthy living, physically and emotionally. Members of the [Stay] committee represent each branch and include Dan Christianson, CEO; Kari Cousineau in Chatfield; Jessie Mulford in Rochester; and Jenny Niemeyer, Brenda Reicks, Erik Topness and Allison Whalen in Preston. Dan, Kari and Jessie have shared why the HALO program is important to them.



Dan Christianson
CEO | Chairman of the Board

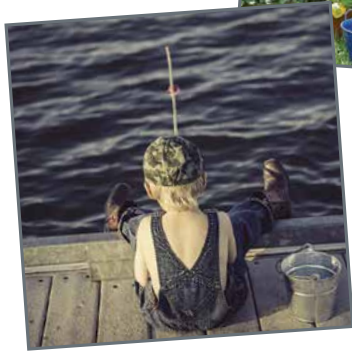
“The HALO program is about doing good for ourselves and the community. Whether it’s doing something for the community (giving away trees or paper shredding), or ourselves (Garmin challenges, relaxing, eating better), it betters us as individuals and a bank as a group, as well as doing extra for the community.”



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“I like that I have input on upcoming activities and like to hear what we’re doing for ourselves and others. And then get to be involved in the activities! I really wish I could have participated in the massages last year! I really enjoy the step challenges, even though I haven’t been doing very well lately! 😞 My most memorable HALO activity was when we had a dietitian from OMC talk to us as a group. I don’t remember everything, but there were a few things that stuck!”



Kari Cousineau
Personal Banker



Jessie Mulford
Controller

“I love working for a company that not only cares about me professionally, but also invests in my personal well-being. The HALO program often brings employees together outside of our normal work interactions, and it has been a fun way of getting to know employees personally through various activities. My favorite HALO activity is the monthly team step challenge. I’m naturally a competitive person, so the challenge has made me accountable to go for a walk when I otherwise wouldn’t have made the time.”



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#InTheCommunity

Outdoor Accomplishments

Ideas for Social Distancing Activities:

- Fishing the 9-Hole Fishing Course in Preston
- Golfing
- Walking on the 60+ Miles of Paved State Trails
- Hike at Forestville/Mystery Cave State Park and State Land
- Check out Preston's Historic Walking Tour Brochure

Covid-19 may have us social distancing, but it has not restricted us from accomplishing great things. From community outreach, fly fishing for the first time, hiking [Way] in Forestville or Whitewater, to gardening - our community has stayed active!



Community Heroes – Thank You!

Today, we are surrounded by everyday heroes and we want to THANK them! Over the past few months, we have had to rely on them more than ever. All of the workers who have devoted themselves to the public; the mechanic, the respiratory therapist, convenience store clerk, grocer, truck driver, and more, we Thank You. Our Community Heroes are greatly appreciated. Our Facebook page will honor our heroes full stories, please visit Facebook.com/FMcommunityBank, #CommunityHeroes.

In Rochester...

Employees at our local grocery store, Silver Lake Foods put themselves on the front lines daily to provide the food and supplies necessary for all of us.

We Thank You for being our Community Hero!



In Preston...

Our community has really come together in a variety of ways.

Upon the onset of the Covid-19 pandemic, Ashley LaFleur, the owner of Preston Floral & Gift, created a Blessing Box outside her business for anyone in need.

B & B Olympic Bowl opened up their parking lot to offer Free produce to the community from local distributors.

The local support continues with Blossom Hill, who sold geraniums and donated the proceeds to Preston's local Food Shelf.

Since the start of the Stay at Home Order, Gabby Kinneberg, Director of Preston Area Chamber of Commerce, has worked tirelessly to keep our businesses and community thriving. She is constantly sharing resources and ideas. Gabby works hard and truly cares for our community.

Daily, front line workers, such as the grocery staff at Preston Foods, are there when we need them with what we need.

We Thank all of You for being our Community Heroes!



Community Heroes – Thank You!

In Chatfield...

What may seem like a small initiative, makes the most lasting impact.

Chatfield High School Class of 2020 is recognized by our community with a banner sponsored by the Chatfield Commercial Club.

The Chatfield Commercial Club created a gift card give-away contest on Facebook. With the help of local support, \$3000 in gift cards were given away, putting money directly back into 36 local businesses.



Amazing people like Melissa Burnett, owner of Big Girls Stickers & Stems and Director of CCTV, do amazing things. During the early weeks of “lockdown”, Melissa posted deals for tulip bunches, brightening up everyone’s day with her bright smile and personal delivery!

The tulip bunches were such a success that Melissa expanded her positive spirit and [Positive] energetic flower boutique for holidays and special days; Easter, Administrative Day, Mothers Day, Graduations, and Memorial Day.

Big Girls Stickers & Stems screen printing services, created window signs & delivered these to anyone who requested them in honor of CHS - Chatfield High School 2020 Seniors. Melissa, the owner, took this a step further by creating and hanging a large banner across Main Street.

And CCTV - Chatfield Television station’s Director, Melissa Burnett produced a special video of the Chatfield Class of 2020 picking up their graduation gowns. Furthermore, filmed the seniors graduation car parade.

Community Heroes, we Thank You for all that you have done!



Helping Where We Can

From Creating Ability in Chatfield:

"A dose of thankfulness and hope: We are one of the very small businesses that benefited from the Payroll Protection Plan. It is enabling us to continue to pay salaries and keep us moving forward in these uncertain times. We would like to thank all who made this happen at the national level, but especially our local heroes who advised and guided us through the process: Chris Giesen at CEDA and our neighbors at F&M Community Bank. Living in a community is a wonderful thing, and we are grateful. Looking forward, let's roll!"

From Shelly Hanson, owner B & B Olympic Bowl in Preston:

"I have talked to some friends in business in bigger towns and how much trouble they are having getting some of the government loans offered for small business and I thought it was time to say thank you to our local bank, F & M Bank in Preston for being there when we need them the most. Thanks for being so diligent and timely in these trying times. They were there for me when I first bought the alley, they were there for me through the fire and guess what, they are here for me again. So, hats off to F & M Bank for being our small-town bank. I appreciate you!"

COVID - 19 RESOURCES

BUSINESSES

- Need Working Capital -SBA
- Operating Capital - CEDA
- Small Business Guidance & Loan Resources -SBA
- Alternative to Layoff - Shared Work - UIMN
- Governor has Ordered you to Close - MN's Small Business Emergency Loans - DEED
- IRS Tax Relief
- Food and Beverage - James Beard Foundation Relief Fund
- Child Care Provider - Emergency Grant - SMIE
- Rochester Business- Emergency Economic Development Fund - City of Rochester
- Cash Grants and Ad Credits - Facebook Business

ADDITIONAL RESOURCES

- CEDA
- SMIE
- RAEDI

INDIVIDUALS

- Worker Assistance - DEED
- Unemployment Payments - UIMN
- Looking for Work - Businesses Hiring - DEED
- Need Child Care - Essential Workers - MN

We are committed to helping our community in every way. As this pandemic evolves, more resources are becoming available. We will continue to update this resource guide frequently.

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 Preston • Chatfield • Rochester

FDIC



Chatfield Commercial Club created a gift certificate giveaway contest on Facebook to support local businesses. This contest began with a \$1000 donation from F & M Community Bank. Our donation was then matched by Root River State Bank and the Chatfield Commercial Club. The contest gives away a gift card every other day, extending the [Are] campaign for over 2 months. This successful contest puts dollars directly back into 36 local businesses and provides them additional exposure on Facebook. For the contest full details and a list of the supported local businesses, visit: Facebook.com/ChatfieldCommercialClub

**Join Us
August 19th
October 22nd
2020**

F & M Community Bank is hosting a blood drive in our Preston Community Room. Please consider donating life saving blood.

Register your most convenient time slot by going to:

RedCrossBlood.org/Give or
Facebook.com/FMcommunityBank/Events

Preston Area Chamber of Commerce
#PRESTONSTRONG GIVEAWAY

Knowing our community was facing uncertainty for people and businesses, the Preston Chamber of Commerce, PACC, wanted to do its part to help. PACC committed to purchasing \$1000 in gift cards from local businesses, and F & M Community Bank matched these efforts with an additional \$1000. PACC used the \$2000 to purchase gift cards and donate to three local church members. PACC then created a 17-day gift card giveaway contest on Facebook. 17 local people won gift cards and 17 local businesses were supported financially, a win-win. Visit Facebook.com/PrestonmnChamberandTourism #PrestonStrong for details.

To continue strength of our community PACC encourages us to:

- Order takeout from our food establishments
- Buy groceries local
- Plan ahead and buy gift cards to use later
- Get outside and enjoy our outdoor amenities
- Donate to nonprofit groups and local charities

Insurance Services

Investments

#InsideFM

This is Your Community



Cherrie E. Brink
Insurance Specialist



Brenda A. Reicks
Insurance Specialist



Scott Rustad
Registered Representative

Preston Office | 507.765.3823



Allison Whalen
AVP/ Sr Personal Banker
Summit Club Director



Matt Quanrud
Technology Officer



Erik Topness
Assistant Vice President
Lender



Jennifer Niemeyer
Loan Administrative
Assistant



Brian Aberg
Vice President
Agricultural Lender



Charles Aug
President & COO



Alyssa Wray
Compliance &
Internal Audit



Amanda Schmoker
Operations/HR Manager



Dan Christianson
CEO &
Chairman of the Board



Bruce Rother
IT Consultant



Misty Sassi
Personal Banker



Tammy Simonson
Head Teller



Mary Schwarz
Vice President
Ag-Commercial Lender



Carol Throckmorton
Operations Assistant



Holli Wingert
Information Center
Attendant/Teller

Chatfield Office | 507.867.1605



Kari Cousineau
Personal Banker



Kari Goldsmith
Loan Processor



Tami Larson
Assistant Vice President Lender



Daniel L. Root
Vice President/Branch Manager



Cindy Zimmerman
Loan Processor



Lori McCabe
Teller



Jayne Johnston
Vice President
Retail Mortgage Manager



Lauren Richardson
Teller

Rochester Office | 507.258.7580



Nate Askelson
Credit Analyst



Jana Janosik
Operations Accounting
Assistant



James W. Oeltjenbruns
Senior Lending Officer
Rochester Market SVP



Tamsen Leimer
VP Business Banking
Cash Management



Laura Witt
Senior Teller



Jessie Mulford
Controller



Chris Braendlin
Vice President/Business Banking



Andrea Osman
Teller



Michelle Woodard
Loan Processing Supervisor



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229 Main St. N | PO Box 519 | Chatfield, MN 55923-0519

2768 Superior Dr. NW, Suite C | Rochester, MN 55901-3063

Introducing our News Page!

FMcommunity.com/News



As your local community bank focused with a Community First – Customers First approach, we have established a News Page to keep you informed from a local perspective to help you bank better.

Our News Page will include informational content on topics such as:

- Community Matters – Information anyone should know such as changes to banking, safety, etc.
- In the Community – Community events, and areas of community support.
- Inside F & M – Happenings within the bank, hosted events, employee engagement, etc.
- Summit Club – Information from our travel club.

We welcome you to our News Page!

From all of us at F & M Community Bank,
we appreciate your business and look forward to seeing or hearing from you soon!



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CANCELLED

No lunch will be served at the
Chatfield Branch for Western Days