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Notes from Dan's Desk

I'm writing this article about a week after spending some time in Breckenridge, CO, with all of my children and my youngest grandchild. We all got in some skiing—even Elsie! And even though she wasn't quite three years old, she wasn't afraid to ride the chair lift (see the selfie of us on the chairlift) or to ski down the slopes solely grabbing a ski pole that one of us would hold in front of her to guide her down the slope. She even "protected" me as we skied through the "Haunted Forest"!



Dan, Alyssa (daughter), Elsie (granddaughter), George (son-in-law) & Carryn (daughter), & Dave (son-in-law) skiing

Something else I was able to do in Breckenridge was to meet my son Jarad's girlfriend's (Carol) parents. They were visiting from the Washington, D.C., area. And remember how in my last article I talked about having an attitude of gratitude? Carol's mother Rima certainly exemplifies that! Rima developed multiple sclerosis about 20 years ago and is now confined to a wheelchair. But she wears a big smile and has a great attitude about life. What a great example for the rest of us!



Rochester Dirt

I also mentioned in my last article that we would be [shoulder] breaking ground on our new building in Rochester. By the time you get this newsletter in the mail, we'll have been moving dirt and hoping that all the materials are available so as to not delay construction. We want to be able to get the building fully enclosed before next winter so that it can be finished before the end of winter in 2023. And you can watch the progress via an OxBlue camera feed (check our social media for information on how to access the OxBlue video). We're excited about [on] being able to make the move to our new location!



*Mandy's Baby
Kodiak*



*Ashley's Baby
Lorelei*

Something else new is that our F & M Family is growing! Not in terms of employees, but by children of employees. Both Mandy Schmoker and Ashley Winslow recently gave birth to their first children, Kodiak and Lorelei, respectively. Congratulations to them and their families!

A staffing change that has taken place is that my daughter, Alyssa, has decided to give her undivided attention to her interior design business. I'm proud of her for following her heart and doing something that she enjoys immensely and is very good at (she provided most of the design elements for our Chatfield remodel). If you're interested in seeing some of her work, check it out at www.wraydesignco.com.



Alyssa Wray, Designer

Wray Design Co.

Taking over in our compliance and internal audit area is Nicole Henderson. We were lucky to have several very qualified applicants and we're happy to have Nicole joining the F & M Team!

Have a great summer, and get out there and enjoy what Minnesota has to offer!



Say Hello to Nicole Henderson

Employee Spotlight

Banking Behind the Bank



CAROL THROCKMORTON

Operations Assistant
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My superpower would be... watching my grandchildren

If I could time travel I would go... back to when my parents were alive

I am happiest when... I'm camping, boating & fishing

A fad or trend I hope comes back is... more friendly employees. Seems more & more businesses have unfriendly staff

I am most likely to become famous for enjoying retirement

I think everyone should work in customer relations at least once in their lives



Home away from home

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

The most interesting person I've ever met and talked with is/was my mom & dad

On the weekends, you would most likely find me camping or with family



Carol with grandkids Canaan (3) & Everly (1)



Carol & husband Dale Tubing



Carol & husband Dale in Mexico



Carol's granddaughter Kyra (16)



Carol's grandson Draven (11)

Anniversaries

Preston Office | 507.765.3823



Allison Whalen
AVP | Senior Lender
Summit Club Director



Alyssa Wray
BSA & Compliance
Officer | Internal Auditor



Erik Topness
AVP
Ag-Commercial Lender



Tammy Simonson
Head Teller



Amanda Schmoker
Operations Manager
HR Manager

Chatfield Office | 507.867.1605



Kari Cousineau
Personal Banker



Jayne Johnston
VP
Retail Mortgage Manager



Cindy Zimmerman
Loan Processor



Jim Oeltjenbruns
Senior Lending Officer
Rochester Market SVP



Tamsen Leimer
VP Business Banking
Mortgage Lender



Michelle Woodard
Loan Processing
Supervisor

Rochester Office | 507.258.7580

#InsideFM

Employee Spotlight

**Mandy Schmoker & Travis introduce...
Kodiak (Kody) John Peterson**

February 3 at 4:32 p.m.
7 pounds, 2 ounces & 21 inches long



Welcome Baby Kodiak



MANDY SCHMOKER
Operations | HR Manager
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Fax | 507.765.3826

**Ashley Winslow & husband Colin introduce...
Lorelei Marie Winslow**

March 18
7 pounds, 12 ounces & 19 inches long



Welcome Baby Lorelei



ASHLEY WINSLOW
Loan Processor
AshleyW@FMcommunity.com
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Fax | 507.765.3826

Welcome to the *Community*

Senior Spotlight

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



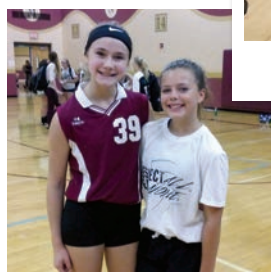
Jaiden, graduate of Chatfield High School, daughter to Cindy (Chatfield Loan Processor) and Chris Zimmerman, plans to attend University of Wisconsin, Eau Claire.



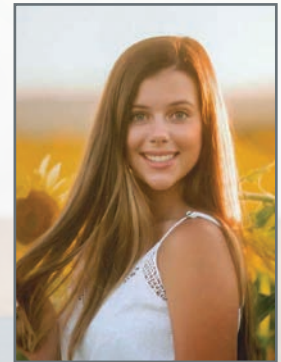
Jaiden & Marissa
Chatfield Homecoming 2021



Jaiden & Marissa
Volleyball 2021



Jaiden & Marissa
Volleyball 2018



Marissa, graduate of Fillmore Central High School, daughter to Erik (VP | Ag-Commercial Lender) and Shelly Topness, plans to attend Florida Gulf Coast University, in Ft. Myers, FL, to pursue a degree in nursing.

#InsideFM

In Preston Dog Gone Coupon

Dogs are popular now. They seem to be everywhere. Dogs on a plane, dogs in Home Depot, dogs in most households, dogs in the car and dogs at the hotel. It seems breweries were conceived for the sole purpose of providing a comfortable place where dog owners could drink beer with their dog in public.

As dogs move closer to the same status as kids, we now have dog day care, dog daycare pickup service, dog overnight stay, dog walkers, dog trainers, dog sitters, dog poop retrievers, dog hospitals, dog clinics and dog [me] health insurance. Campers and RVs designed for dogs are a recent driver of RV and camper sales, as dog owners want to take their dogs along on vacation. All of this has created an industry revolving around dogs.

My daughter Nikki and her partner Nicole have two rescue dogs and have even provided dog foster care. They love their dogs. We were talking about the dogs the other day and the cost to keep them around. Nikki told me she was so excited to have recently received a coupon from PetSmart. She was going to save so much money on pet supplies! She went to the store, loaded her shopping cart and headed to

the checkout. She unloaded her purchases and handed the clerk the coupon. A quizzical look appeared on the clerk's face. As a line formed behind Nikki, the clerk tried to enter the coupon into the register. Nothing. Tried again. Nothing. Nikki forcefully explained she received the coupon in an online promotion. It should work! The clerk replied, "It might be because the coupon is for PetSmart. You are at PETCO".

Nikki has made fun of me for years for my Fleet Farm – Menards snafu. Seems it ain't that hard to get coupon confusion.

Regardless, the dogs are happy. Same as her father, she bought everything at PetSmart anyway. Coupon or not.

Have a great summer, and be careful where you step!



CHUCK AUG
President | COO
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Nikki (Chuck's daughter) and Nicole (Nikki's partner) with dogs Hazel & Drake



Hazel and Drake

#InsideFM

In Chatfield

Sliding into Summer

As I look out my window, I see the sun shining bright, and the snow piles getting smaller in the parking lot. That must mean that the warmer weather is on its way! Well, we hope so anyway. I'm looking forward to getting out there soon.

We have two family members who are certainly ready to get back outside! Stormie Rayne is our 1-1/2-year-old Silver Labrador. She loves to go for walks. However, she thinks that she's a running dog. I keep telling her that is not going to happen! Hooch is our 6-year-old English Bulldog who just joined our family in November 2021. Hooch is an on-the-go type of guy, and it doesn't matter if it's a car ride or a walk. He doesn't get too vocal, but when it comes to either of those, he makes it known that he wants to be involved. Stormie loves to be outside to have a bigger area to play ball and run around. We're excited to see if Hooch likes being outdoors other than just for a walk. He likes rolling around in the snow, so maybe the grass, too.



KARI COUSINEAU
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Stormie



Hooch



Hooch & Stormie

We're also getting ready for the upcoming softball and baseball seasons in our household. The kids and I no longer play, but we enjoy watching and doing some of the traveling to different locations. My husband Paul plays softball in Rochester, and on an "old guy" local travel league. He also plays on the 1860s vintage base ball team, (yes, two words is correct) the Fillmore Fungi. This team travels in Minnesota and Wisconsin for regular matches and usually plays two out of state. They played in New York and Ohio last year, and will play in Michigan and Ohio this year. That is a fun league to watch. Check them out if you're interested.



Chatfield Lobby Flowers

Stop in the Chatfield branch any time to say hi! Hopefully we have more [makes] opportunities to see you out and about in town as this weather gets better. Western Days will be here before we know it!

Enjoy the summer!



Kari's husband Paul at Fillmore Fungi

#InsideFM

In Rochester Paying it Forward

This last winter, my eldest daughter Olivia made her acting debut at the Kasson-Mantorville Performing Arts Center. We have tried it all when it comes to finding what her “thing” is going to be. Everything from t-ball, basketball, soccer, swimming, gymnastics and finally theater. She can be a pretty shy girl at times, so this kind of came to a surprise to me that she was willing to even try out! This was by far her favorite activity yet! I think we found her “thing”! This was all made possible with the help of Prairie Fire Children’s Theatre. They are a professional touring theater based in Barrett, Minnesota who eventually made their way to Kasson. They have been traveling the upper Midwest since 1987. They go to communities and rally up the kids interested in the play and audition, rehearse and finally give a performance in only one week. Crazy right?! Olivia landed the role of Third Raven in the tale we all know, *Snow White and the Seven Dwarfs*. She was so excited when she made the call to me that she would be staying for the long practice as she had landed a bigger role. This resulted in a lot of rehearsing at home after school trying to memorize lines, dances, and most importantly, mastering her comedic timing (apparently the Third Raven was a funny one. Who knew?!) Anyway, the time had finally come for her big performance. She had a two-day showing so the whole family could attend at least one performance. It couldn’t have gone better! You could tell she loved every minute of it! The kids did a great job at throwing this together in only one week without a hitch! To celebrate her great performance, we all went out to eat at a local restaurant in our town. There were about ten of us all together, and when we got



LAURA WITT
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Raven #3- Laura's daughter Olivia

the bill, the server informed us that someone else had paid for our lunch! We were shocked and taken back by this kindness act. Now, this may have been because we had a new celebrity at our table (wink, wink) or that someone out there was spreading a little bit of kindness our way.

Not too long ago, our CEO, Dan Christianson, sent an email to all of us employees reminding us that it was *Random Acts of Kindness Day*. It contained an article talking about how spreading kindness not only helps others feel good, but also makes the giver in the situation feel good as well. Win-win! Kindness makes you happier and happiness makes you kinder. The gesture that was passed our way was a good reminder that a little bit of kindness goes a long way! That one random act turned into each of us doing our part and paying it forward in our own way, however big or small. So, go out and donate that blood, leave your mailman a quick thank you note, give a compliment to someone and Pay It Forward!

“For it is in giving that we receive”
~ St. Francis of Assisi



#SummitClub

Summit Club

Travel with Us



Welcome to the Club!

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ALLISON WHALEN

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Cape Cod & Boston September 5-10, 2022



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.

Tropical Costa Rica March 13-21, 2023



Lush forests & stunning waterfalls...rumbling volcanoes & endless coastlines...paradise teeming with exotic plants & incredible animals. Experience hanging bridges nature walk or zip lining, riverboat at Cano Negro, tranquil views of the Arenal Volcano, a slice of paradise and so much more.

\$2899 per person double occupancy
\$3399 single
(optional Travelers Protection Plan included)
**Estimated airfare included, final airfare rates are subject to change.

Scandinavia September 13-22, 2023

Travel Show: Monday, June 13 at 5:30 in the Preston Community Room



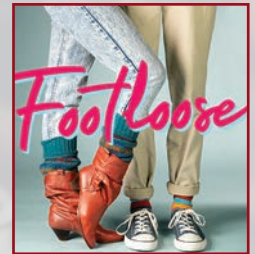
Best of Scandinavia featuring Sweden, Norway, and Denmark. Stays include Stockholm, Oslo, Bergen, & Copenhagen, and explore from there. We'll ride the rails in Norway, cruise the fjords, and experience all the charm and rich history of Scandinavia. Includes 8 breakfasts & 4 dinners. You don't want to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

Chanhassen Dinner Theatre Day Trip to see Footloose

June 15, 2022

Footloose burst onto the silver screen in 1984 and proved to be one of the year's most successful motion pictures, followed by a #1 Billboard soundtrack like no other. Chanhassen Dinner Theatre never disappoints! Join us, Cut Loose!



\$129 per person
Departs: 8:30am Preston, 8:40am Fountain, 8:50am Chatfield, 9:30am Rochester.

Paddle and Progressive, Dubuque Iowa

October 3-4, 2022

Join us in Dubuque for a 2-day fall getaway extravaganza! We'll lunch at Convivium Urban Farmstead, and explore the National Mississippi River Museum & Aquarium, followed by an AMAZING Historic Progressive Dinner through Dubuque, staying overnight at the Holiday Inn Dubuque. The following day we board the Celebration Belle for a Fall Foliage Cruise to Prairie Du Chien before heading home. We'll have many surprises along the way!



\$435 per person double occupancy

Insurance

Tops Down, Middles Out, Bottoms Up

Let's Do Summer! Road Trips in a convertible if available (tops down). Walking, canoeing, fishing, running, bicycling, golfing —taking in the fresh air—soaking in sunshine, “vitamin D” time (middles out). And a cool treat after outdoor excursions or gardening (bottoms up).

At the time of this writing, I'm thinking of trying companion planting in the vegetable garden using Delicata squash, beans and sweet corn. Maybe a little lettuce. Last year we had tomatoes, carrots, beets, potatoes and peppers. Hope you and yours get to enjoy [sunshine] time doing the warm-weather activities you enjoy with the people you enjoy.

Photos of some of my favorite people are attached. Only some. I have one picture of the five grandchildren from last summer but the youngest one has a big Green G enclosed in a football on her onesie. I love her, but I don't approve of the attire her mother sometimes puts on her. If all goes as we hope, number six will be joining us in July – our North Dakota fire cracker.



Cherrie's Papa Don & Grandson Kolt



Root River Trail - Preston



CHERRIE BRINK

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Cool Treat for Cherrie's grandson, Axel Jack

F & M Community Bank, N.A.

Balance Sheet 3/31/22

Cash & Due From Banks	12,071,352
Securities	50,159,577
Loans (Net of Loan Loss Allowance)	112,402,676
Other Assets	14,659,529
Total Assets	189,293,134
Deposits	173,936,914
Other Liabilities	625,783
Capital	14,730,437
Total Liabilities and Capital	189,293,134

Missing Word Contest

2022 Spring Winner: Dollie Acton

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

Preparing for the Expected

As Teddy Roosevelt once observed, “Old age is like everything else. To make a success of it, you’ve got to start young.”¹

The challenges seniors have met throughout their lives have made them wiser and stronger, preparing them for the unique challenges that come with aging.

As we age, the potential for cognitive decline increases, ranging from simple forgetfulness to dementia. Long-term illness can sap time and energy from tending to your financial affairs in retirement. Even a decline in vision may make it harder to manage your financial affairs.

Fortunately, you can look ahead to help protect yourself and your family against the financial consequences of deteriorating health, and in many cases insurance may play an important role.

Let’s examine some of the ways you can employ insurance to help protect your financial health.

Healthcare Costs

For some, healthcare costs represent a larger share of their budget as the years pass.

Recognizing this, you may want to consider Medigap insurance to cover the expenses that Medicare does not, which can add up quickly. You also might want to consider some form of extended-care insurance, which can be

structured to pay for nursing home and home healthcare services—two services that Medicare doesn’t cover.

Managing Your Wealth

The involvement you have with managing your investments may change as you age. For many seniors, that sort of day-to-day responsibility is unattractive and even untenable.

If that’s the case, you may wish to consider what role annuities can play. Annuities can be structured to pay you income for as long as you live, relieving you of the concern of outliving your retirement money. Certain annuities even offer extended-care benefits, which allow you to address two concerns with one decision.²

Transferring Your Estate

If you’re like many seniors, you have a strong desire to leave something to your children, grandchildren and perhaps a favorite charity. Through the use of life insurance, you can pursue these objectives. For example, life insurance [my] can be used to create an estate or to equalize an estate transfer among your heirs.³

Insurance will never be able to prevent the health issues that come inexorably with age, but it can be used to mitigate the potential financial consequences of them.



SCOTT RUSTAD
Registered Representative
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Preston | 507.765.3823

Securities and insurance are offered through Cetera Investment Services LLC member FINRA/SIPC. Cetera is not affiliated with the financial institution where investment services are offered. Investments are: not FDIC insured, may lose value, not financial institution guaranteed, not a deposit and not insured by any federal government agency.

1. BrainyQuote.com, 2021
2. The guarantees of an annuity contract depend on the issuing company’s claims-paying ability. Annuities have contract limitations, fees, and charges, including account and administrative fees, underlying investment management fees, mortality and expense fees, and charges for optional benefits. Most annuities have surrender fees that are usually highest if you take out the money in the initial years of the annuity contract. Withdrawals and income payments are taxed as ordinary income. If a withdrawal is made prior to age 59½, a 10% federal income tax penalty may apply (unless an exception applies).
3. Several factors will affect the cost and availability of life insurance, including age, health, and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

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MATT QUANRUD

Retired Technology Officer



Matt's Trivia, From the Archives

Original Publication
Winter 2011

As I was thinking of a trivia subject for this edition of the Community Connection I found some quotes, from authors known and unknown to me, that I wanted to share for this upcoming Christmas season. So rather than trivia here are those quotes.

"Christmas is a time when you get homesick—even when you are home." - Carol Nelson

"One of the most glorious messes in the world is the mess created in the living room on Christmas Day. Don't clean it up too quickly." - Andy Rooney

"I will honor Christmas in my heart, and try to keep it all the year." - Charles Dickens

"Christmas is a necessity. There has to be a least one day of the year to remind us that we're here for something else besides ourselves." - Eric Sevareid

"Christmas is not as much about opening our presents as opening our hearts." - Janice Maeditere

"Christmas gift suggestion: To your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart. To a customer, service. To all, charity. To every child, a good example. To yourself, respect." - Oren Arnold

"When we recall Christmas past, we usually find that the simplest things—not the great occasions—give off the greatest glow of happiness." - Bob Hope

"And the Grinch, with his Grinch-feet ice cold in the snow, stood puzzling and puzzling how could it be so? It came without ribbons. It came without tags. It came without packages, boxes or bags. And he puzzled and puzzled 'till his puzzler was sore. Then the Grinch thought of something he hadn't before. What if Christmas, he thought, doesn't come from a store? What if Christmas, perhaps, means a little bit more?" - Dr. Seuss

Matt's Trivia Archives 1982-2022

#InTheCommunity

In the News

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.

PROTECTING YOURSELF FROM SCAMS & FRAUD

Keep yourself safe from Scammers!

As our world becomes more connected & technologically advanced, there become more ways to be scammed and defrauded. Find out what personal information scammers look for, how to protect yourself, & what to do if you've been scammed.

Protect yourself & your assets today!

[FMcommunity.com/News/post/Scam-Protection](https://www.fmcommunity.com/News/post/Scam-Protection)

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 the loan, amount of closing costs, and more.

Learn tips to make your best decision!

[FMcommunity.com/News/post/Mortgages](https://www.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](https://www.fmcommunity.com/News/post/Lines-of-Credit)

Community Shred Day
IS BACK

September 17, 2022

Bring your documents to **FREE Shred Day!**

9:00am to 10:30am
Preston F & M Community Bank

11:00am to 12:00pm
Chatfield F & M Community Bank



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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

#InsideFM
#CommunityMatters
#InTheCommunity
#SummitClub

RedCrossBlood.org/Give

All healthy individuals, consider joining a blood drive!

Schedule your time to donate!

**JUNE 24
FRIDAY**

**AUGUST 19
FRIDAY**

**OCTOBER 20
THURSDAY**

PRESTON COMMUNITY ROOM

2
0
2
2

Donate Blood Save Lives

Dates are subject to change.