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FMCOMMUNITY.COM

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COMMUNITY CONNECTION QUARTERLY NEWSLETTER

Winter Issue | ©2020 F & M Community Bank

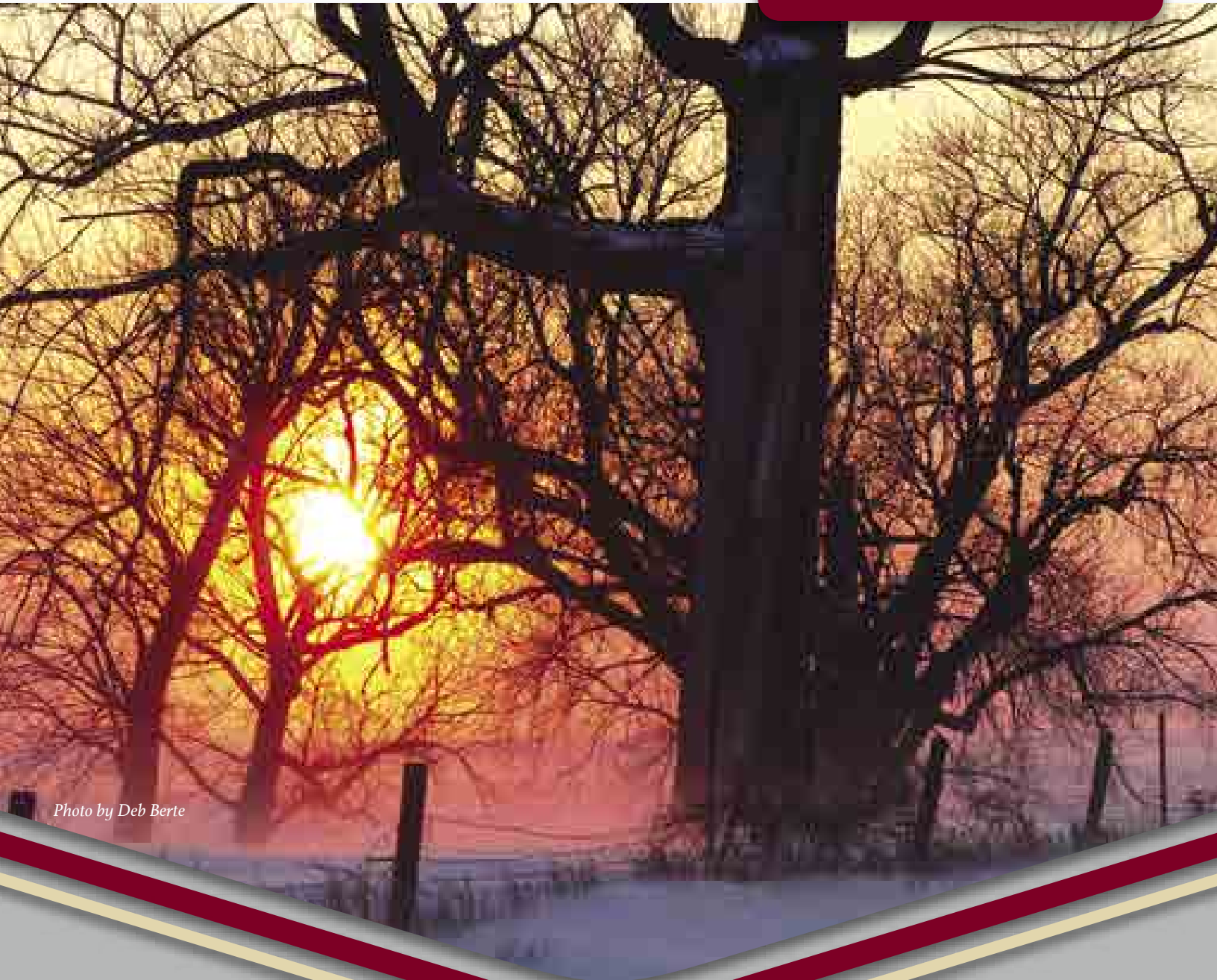


Photo by Deb Berte

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Notes from Dan's Desk

In many ways, this is the toughest article I've ever had to write. Because of the pandemic, there are limited things to write about.

But one thing that is easy to write about, is the recognition our staff deserves for continuing to do a great job during the pandemic. They've had to deal with us closing our offices, having to "rotate" so as to minimize the chances of having several people in same functional areas be sick at the same time, work remotely, work while wearing facemasks a good share of the day, being sure customers are exhibiting safe practices when they come in, juggling school responsibilities for those with school age children, and on and on. It has been a challenge for all of us to stay on top of the new rules, regulations and expectations. And because of social distancing, everyone has fewer opportunities to interact socially, which makes it harder to maintain and foster work and personal relationships. In other words, the [It] last six months have been very difficult. And now (October when I'm writing this) we're entering a time of year when we'll all be more confined to the indoors.

While dealing with all of these things, our staff has continued to do a great job for you, our customers. They worked to provide over \$14,000,000 in PPP loans, helped customers take advantage of record low interest rates, continued to open new accounts and help with investments, just to name a few.

And you all adjusted to using our drive-ups, ATM's and digital banking offerings much more in order to minimize your risk of contracting the COVID-19 virus.

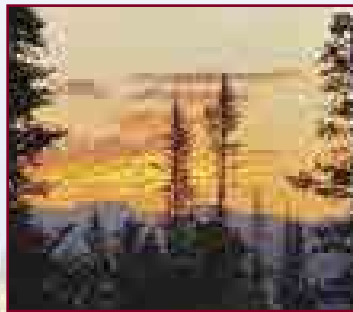
So big THANK YOU's go out to our fantastic staff and our fantastic customers. All you've done to adjust to these unprecedented times is appreciated!!!

I have included some pictures from some adventures we were able to enjoy this summer. Hope you enjoy them!

Please be sure to stay safe and remain healthy!



My Step-Grandson Nick caught a fish in the Lanesboro ponds!



Sunset over the mountains in Breckenridge.



My son-in-law George helping my step-granddaughter Mia learn to waterski.



Mia just getting up out of the water.



Fall colors near Vail.



My granddaughter Elsie enjoying a raspberry.



Sunrise at Lake Leelanau.



Elsie waving to some boaters.

Employee Spotlight

Last day at the Bank

After 20 plus years of milking, a change I did need.
In the Journal a job I might like, I did read.
I filled out a resume and stopped by F&M to apply.
After an interview and some questioning, I said "Hey, I am your guy".
The first day on the job was quite a change to say the least.
Working with people, mostly ladies, not some black and white beast.
There is nothing better than getting paid for doing something you enjoy,
Talking farming and playing with numbers, I have been one lucky "Big Boy".
The years go by quickly, where did 22 years go?
I've gained weight, gotten grayer and even lost more than one toe.
The Bank family I have worked with, I am so glad to have met,
So many farm customers became friends, I will never forget.
The memories working at F & M are many, a lifetime they will last.
May all of your futures be full of smiles, like you have given me in the past.

Thank You to each and every one of you



Brian Aberg
Vice President
Agricultural Lender

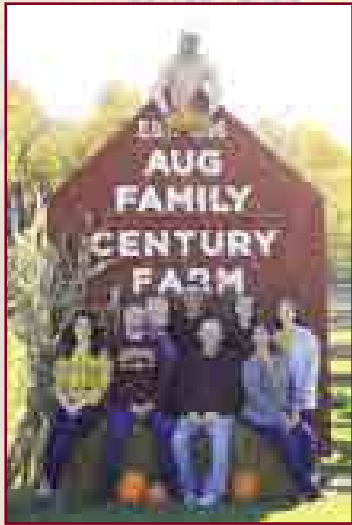
**Best Wishes
From All Of Us
On Your
Retirement Brian**



In Preston

This, as they say, had been in the works for months. Almost a year in fact. Vonnie and I's 40th wedding anniversary was September of last year. Our kids wanted to know what we wanted for our big day. We had already made plans for a river cruise in Europe spending the day in Lucerne on our anniversary. What more could a couple want? Family pictures! That is what Vonnie wanted. So, for the past year we had been talking about the idea.

Finally, our daughter-in-law Katie took charge. Having just graduated with a Masters in Management, she was well prepared and eager to put the training to practice. After their son Max had his senior pictures taken this spring, she put the plan in motion.



Katie began sending out texts with details and dates. Now, having just finished writing a paper per week for her master's program, Katie's texts were, shall we say, longer than most texts one receives. The Gettysburg Address contained ten sentences and three paragraphs. This is an introduction for most of her texts.

And, there are nine in the family. Meaning nine in the group text. Now, nine in a text chain can make for a busy day when all are engaged. Ding, bing, ring, buzz, vibrate. Almost endlessly it seems. Like an alarm clock you can't turn off. But, we had to keep folks in the loop and informed. Getting nine people all together on the same day months in advance is not easy. Especially with Jordan, our youngest son.

Katie is very organized and the final details were set. We would have pictures taken October 10th, on a Saturday, at the Aug Family Farm, outside in front of our barn door and other outdoor scenes. Testing fate with a date that far ahead and needing [Is] good weather! The attire was chosen. The Poverty Gulch sweatshirts received this past Christmas by all. The other setting we will be dressed in Gopher gear or similar colors. And to mark the time in history, we get to wear the Gopher Mask that Vonnie made for everyone. No need to smile!



The weather that day? Perfect. Temperature in the 70s, not a cloud in the sky and the fall colors were peaking. Gorgeous. And everyone made it and on time. An added attraction was a new puppy in the family. The photographer, Jana, did a great job.

The pictures are great. A fun day. And everybody made it.



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Donate Blood, Save Lives

All healthy individuals, consider joining a blood drive!

Schedule your time to donate!

RedCrossBlood.org/Give

2021 DATES

JANUARY 19TH	TUESDAY
APRIL 2ND	FRIDAY
JUNE 24TH	THURSDAY
AUGUST 18TH	WEDNESDAY
OCTOBER 21ST	THURSDAY

PRESTON COMMUNITY ROOM

Dates are subject to change.

#InsideFM

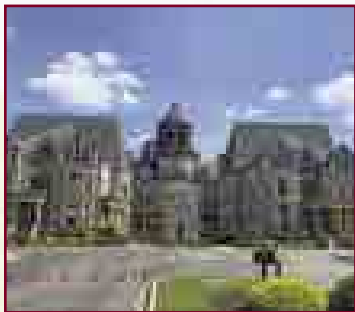
In Chatfield

Well, what can I say about 2020? I've learned a lot, done new things, and accomplished things that I wanted to do but didn't have the motivation to do so previously.

What I've learned is that some of us are able to work from home as bank employees. Tami and I rotated working from home during the time the bank lobby was closed. We were able to keep in contact with each other and our customers, as well as being able to accomplish most of the same things we did while in the office. I definitely missed seeing everyone. I appreciate working for F & M Community Bank who made this happen for us. Thank you! (My daughter, Samantha, is not as appreciative of this. She was at home because of her job temporarily closing, and didn't like mom being there! 😊)



I learned very quickly, however, that I was not going to be able to work from my kitchen table very long. My stuff was taking up too much space! This finally gave me the motivation to turn an extra bedroom into an office. Unfortunately, the office was not completed until after we were back at the bank because I had to wait to get my desk delivered! I don't think that I was the only one in that position. The office is being used almost daily now for my original purpose...just needed the push to get it done. 😊



I was honored to coordinate the Facebook portion of the Great Chatfield Giveaway for the Chatfield Commercial Club this summer. It was so wonderful to see all the great things said in support of our Chatfield businesses. F & M Community Bank donated the first \$1,000 to purchase local gift cards to give away during this promotion. Those funds were matched for a total of \$3,000 in gift cards purchased.

I did do a long weekend road trip in July. Our destination was Ohio for the purpose of an overnight visit to the Historic Prospect Place in Trinway. We had the house alone for the night. Very interesting place. It was built in 1856 for the purpose of being a grand family home, as well as being a Station on the Underground Railroad. Amazing! It is rumored that many historical figures visited this home, including Abraham Lincoln. We also stopped to tour the Historic Ohio State Reformatory, aka The Mansfield Reformatory, in Mansfield, OH. This location has been featured in movies like "Air Force One" and "The Shawshank Redemption". The place is huge! Did I mention that both of those locations are haunted?!



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2020 has definitely proven to be an uncooperative year, but I've managed to entertain myself and keep busy. I have [It] much appreciation for my family, F & M Community Bank and all the opportunities that have come along this year. Stay safe and healthy! Hope to see everyone again soon. 😊



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.

COMMUNITIES ARE GETTING SHORT

Pennies, Nickels, and Dimes - oh my.

The United States Mint, has announced a coin shortage affecting some communities.

F&M Community Bank brings insights and recommendations to the issue in our latest News Story.



- Community Matters**
- In the Community**
- Inside F & M**
- Summit Club**

DISCOVERING YOUR MEDICARE PLAN

It's that time of year, election time!

Medicare open enrollment starts October 15, 2020 for the 2021 coverage year.

F&M Insurance experts explain what you need to know about various plan options in this issue of our latest News Story.



In Rochester

Our Rochester team stays active. Here are a few of our favorite ventures from 2020.

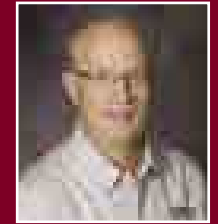


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Teller

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"We have added another family member to the pack. She sure keeps us on our toes!" (left Luna, middle Ghost and right Ceska)



Jim Oeltjenbruns

Senior Lender

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Pictured is daughter Sarah, #46, playing JO volleyball right before the pandemic hit. Sarah plays for Stewartville and they were up against a team from Fillmore Central.

Jim and wife Sherry, on a pre-COVID trip to Key West with friends!



Tamsen Leimer

VP Business Banking

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"My favorite adventure for 2020 has been the extra time we were able to spend at my parent's lake home in Hackensack. I bought my first boat – a 14' Lund fishing boat – so my boys, Ben and Nathan, could fish anytime they wanted!"



Chris Braendlin

VP Commercial Lender

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"My favorite adventure in 2020 was my daughter learning how to drive a boat! She [Like] took it very seriously!"



Vinny's 3 month photo



Jessie Mulford

Controller

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"We welcomed Vincent Tate Mulford to our family on May 24th! Warren is a big brother!" Photo credit: HattieAnn Photography.



Laura Witt

Senior Teller

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"Our summer was filled with milestone birthdays and all the outdoor activities we could get our hands on! Olivia celebrated her golden birthday on the seventh of June and Sawyer turned one in July. It's true what they say ...time sure does fly when you're having FUN!"

#SummitClub

2021: On the Road Again?

Well, we are making the last turn for 2020! It has been a different year for sure. We have had to make so many changes, some of them challenging and disappointing. But we need to take a look at the positive side. Projects that were put aside have been getting completed, whether it has been in your home or outside, along with the flowers and gardens getting a little more attention as well! Also maybe catching up on some movies you have been wanting to see, taking time for more reading, or taking drives and enjoying scenery.

Because we haven't seen you, we miss hearing what you have been up to and we can hardly wait to catch up with you in person. Here is a little of what we have been up to!

In April, Brenda was blessed with precious granddaughter #2, Raegan Lynn.

Allison has been continuing to serve on the board for Heritage Clubs International. HCI is planning a virtual conference for 2021 so we can continue learning and [Kindness] networking with our peer Bank Club Directors and Preferred Tour Operators. Times have been tough in the travel industry but we see a light at the end of the tunnel!

Your wellbeing and safety are our priority. With that, we have made the decision to postpone our "Best of Ireland" trip to March 12-24, 2022 and suspend any travel or events in 2021. We will be sure to let you know of any changes!

If you are interested in hearing more about the "Best of Ireland" trip, we have scheduled a Zoom Webinar on January 20, 2021 at 5:30pm. Brenda and Allison will be live with Kent Van Roekel from Mayflower Cruises and Tours with some exciting updates. Please join us on January 20th on the link below!

https://uso2web.zoom.us/webinar/register/WN_Xv4KJrBuQLycIYstGqQ2_w

Would you like to go to a concert but not leave your home? Check out Chatfield Center for the Arts at Info@Chatfieldcfa.com and you can purchase livestream tickets to one of their concerts!

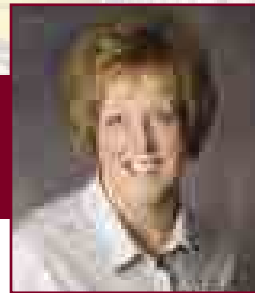
If you are not on our Summit Club email list, and would like to, please contact us and we will add you to it. Until we meet in person, our wish is that you stay healthy and safe.



Brenda, husband Kurt, granddaughters Graceyn and Raegan



WE MISS YOU!



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F & M Community Bank, N.A.

Balance Sheet 9/30/20

Cash & Due From Banks	11,356,816
Securities	28,158,133
Loans (Net of Loan Loss Allowance)	115,013,951
Other Assets	7,150,140
Total Assets	161,679,040
Deposits	143,734,966
Other Liabilities	698,157
Capital	17,245,917
Total Liabilities and Capital	161,679,040

Summit Club Trip Cancellation Policy:

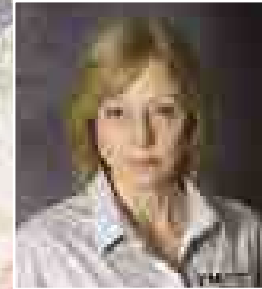
If a cancellation is necessary, we will make every effort to provide either a partial or full refund. However, we cannot always guarantee a refund. There may be times refunds will not be possible due to tickets purchased, meal numbers, guarantees, etc. The customer also has the option of trying to find someone to purchase their tickets. If a tour is cancelled due to insufficient reservation numbers, the customer will receive a full refund.

Insurance

My favorite adventure [Covers] from 2020 was when my son Brian got married on the 4th of July. Their wedding was themed as a “drive-in movie” in Fargo, ND.



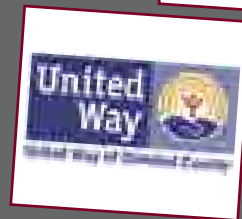
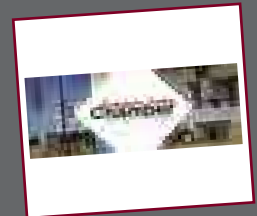
Cherrie's children and their families (top), Cherrie with her son Brian (bottom)



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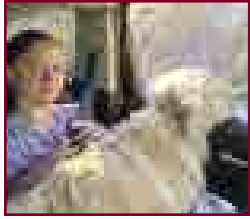


#InTheCommunity



Investments

Schroder's Colorado Vacation

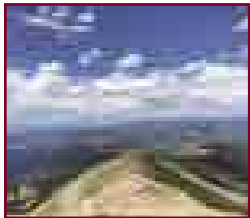


Last summer the Rustad family vacation destination was Colorado. The reason we chose Colorado is that it is known to be dog-friendly, which would make my daughter Sierra happy because she kept reminding me our 5-year-old dog Schroder had not yet gone on a family vacation!

As we began our journey, it was obvious Schroder was excited and nervous. We thought he would eventually relax and sleep most of the way, but he didn't sit down from Fountain all the way to Kearney, Nebraska! Driving with a restless

95-pound dog panting like he was dying from heat stroke was not fun.

Amazingly, Day 2 for Schroder was much better. He was much more relaxed and just enjoyed the ride. And when we got to Colorado, we visited Garden of the Gods to take a little hike which Schroder enjoyed.



We then ventured to Pikes Peak and [Everything] Sharone volunteered to drive. Turns out the road was very steep and treacherous with sharp turns on the edges of cliffs. I can see Sharone getting stressed; and then we meet a car that veers into our lane. She got stiff as a board and white knuckled the wheel. She's upset and all she wants is to get there safely and out of the driver's seat. Schroder just enjoyed the views.

The next day I was volun-told to drive. We were on another road that was a steep incline and approaching a sharp turn, and suddenly Sharone screamed, "SLOW DOWN!" I about drove us off the cliff! I was slowing down but she heard the car engine shifting and thought I was speeding up! Schroder didn't see a problem.

On our last day, we took Schroder swimming at Grand Lake. I planned our route and Sharone was willing to drive since a good portion was on a major highway. But, once off the highway and heading into the mountains the GPS turned us onto a gravel road! We didn't make it 20 yards and the car came to a sudden stop. It was my turn to drive. I looked back at Schroder and he was fine with the road; he even met some horses.



Other than those tense moments, we really had a great vacation. Schroder met more dog friends than he has his whole life. We shopped at many stores that allowed dogs, and we even took a gondola ride to the top of the mountain in Aspen. And, both Schroder and Sharone were good on that ride!



Scott Rustad

Insurance Registered Representative
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*Wishing you Happy Holidays
and a Prosperous New Year!*



This is Community



Season's Greetings

HEALTH, HAPPINESS,
FAITH, WARMTH,
PEACE ON EARTH,
GOOD CHEER,
GIVING, HOPE.



PRESTON | CHATFIELD | ROCHESTER

THANK YOU!

TO ALL OF OUR CUSTOMERS, EMPLOYEES & OUR LOCAL COMMUNITIES FOR EVERYTHING YOU DO THROUGHOUT THE ENTIRE YEAR.

DAY OF GRATITUDE HELD IN CONJUNCTION WITH SALVATION ARMY BELL RINGING DECEMBER 18, 2020

DAY OF GRATITUDE IS IN LIEU OF OUR TRADITIONAL HOLIDAY OPEN HOUSE DAYS

Matt's Trivia Corner

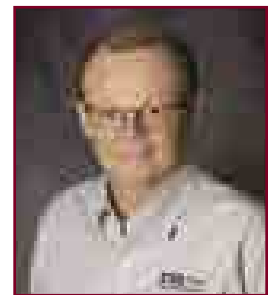
This edition's trivia is about a state that has one of the most diverse climates in the United States. You do know what state that is? I'll give you a hint. It starts with the letter M. You guessed it...Minnesota. And with that diversity, opportunities abound for young and old alike to enjoy the variety those four seasons offer. It has been said that the winters of Minnesota are long and sometimes even "unfit for human habitation." And some say there are only two seasons in Minnesota...Road Construction and Winter. Each season can bring some extreme weather as well and here are just a few examples.

Extreme temperatures from -60 below zero to 114 above have been recorded in Minnesota. And with the humidity factored in the highest heat index reading is 134 degrees. The largest temperature swing in one day was 71 degrees back in April of 1982. The temperature went from 78 degrees to 7 degrees in Redwood County after a cold front went through. Astronomical winter starts around December 21st and the Meteorological winter starts December 1st, but we all know too well the winter season can start much sooner! Two main types of storm systems bring the snow during winter. The Alberta clippers are fast moving storms with low snow totals and cold winds [Beautifies] and can bring the dreaded wind chill to much below zero. The Panhandle hooks which start from the south and "hook" around the Texas or Oklahoma panhandles can bring major snow falls and major blizzards, like the "Great Storm of 1975" which is known as the "Super Bowl Blizzard" or "Minnesota's Storm of the Century". Constant winds of 50 mph and gust to 90 created drifts 20 feet high in areas.

The anticipation of spring brings an end to that long winter season and cabin fever also comes to an end! During the spring season, which is a "major time of transition", the jet stream starts generally moving north and those living here in Southern Minnesota can experience severe storms, tornadoes and floods. Sometimes record snows also can fall during the spring months. In Northern MN, 50 inches fell in Duluth during April of 2013.

With the summer season coming, the spring winds have subsided and hot humid summer days and nights are now upon us. As the summer season heats up is when the humidity arrives along with possibilities of extreme strong storms. (Hmmm... doesn't seem that long ago we were complaining about the cold and long winter and now the talk is of the humidity and heat!) July is the hottest month and supposedly the only month in Minnesota without some trace of snow! I thought Minnesota was supposed to have 4 seasons and not two! Severe droughts can occur, such as during the summer of 1976, 1988 and of course the Dust Bowl years in the 1930s. Another summer weather phenomenon are derechos (extreme straight-line winds), such as the derecho that befell Iowa this past summer. The most recent Minnesota Derecho was the Boundary Waters-Canadian Derecho which occurred on July 4, 1999 and blew millions of trees down.

Then the fall season arrives which is my favorite. The bright blue skies and the color of the hardwood trees paint a beautiful picture for us all to enjoy. In Southeastern MN with the bluffs and the hills, and the North shore along Highway 61 in NE Minnesota are favorite areas to observe those colors. What possible bad weather can occur in the fall? Well do you remember the Halloween storm of October 31, 1991? And of course, the famous Armistice Day Blizzard of 1940 occurred on November 11th. And this just in... Minnesota just set a record on October 20th for the largest earliest season snowstorm in 140 years of record keeping! That figures...it's the year 2020! So, what else is new?



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Missing Word Contest

Summer Winner: Peg Hurley "Stay Positive Better DAYS are on Their Way".

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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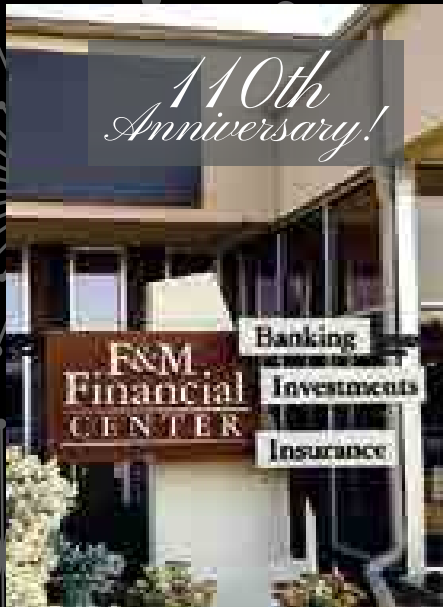


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229 Main St. N | PO Box 519 | Chatfield, MN 55923-0519

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

2021 - THE YEAR OF CELEBRATION



PRESTON | CHATFIELD | ROCHESTER

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