



**INSIDE  
THIS ISSUE:**

Notes from Dan's Desk..... 2  
Employee Spotlight..... 3  
Banking Behind the Bank..... 4  
Inside F & M Preston..... 5  
Inside F & M Chatfield..... 6

Inside F & M Rochester..... 7  
Summit Club..... 8  
Inside F & M Insurance..... 9  
Inside F & M Investments..... 10  
Matt's Trivia, From the Archives..... 11





**DAN CHRISTIANSON**  
 CEO  
 Chairman of the Board  
 DanC@FMcommunity.com

Office | 507.765.3823  
 Direct | 507.765.6010  
 Fax | 507.765.3826

# Notes from Dan's Desk

Can this really be my last article for 2022? I can't believe how fast the year has gone by!

All year long I've mentioned our building project in Rochester. It's finally coming along and much has been accomplished in a short period of time. As I write this, they're in a race with the weather to get the curb, gutter, and blacktop completed as well as getting the building enclosed so they can work inside through the winter. We sure hope the weather cooperates! If it does, we plan to be in our new building by early spring! I'll give you an update in our next newsletter. In the meantime, you can keep track of the progress at <https://App.Oxblue.com/Open/Benike/FMcommunityBank>.

I've mentioned in the past that I like to ride mountain bikes and that I do that with my son, Jarad. In September, I spent about a week in Colorado, and I got on a ride with just Jarad the first full day I was there. But our ride was cut



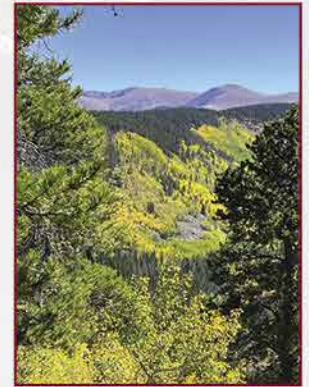
*Steep trail & dead pine tree*

short because we came across an injured mountain biker shortly after we started. He had been coming down a fairly steep trail across which a dead pine tree had fallen (I've included a picture of the tree and trail). Unfortunately, he was unable to avoid the tree and badly injured his thigh. Luckily, he was in an area where there was cell service and had called 911 before we saw him. Jarad and I waited with him until the emergency personnel arrived and were able to get him off the mountain and to the local hospital. I went back the next day with a small hand saw and cut up the tree so no one else (like me!) would get hurt by it.

Jarad, his girlfriend Carol, and I did manage to get in a ride on the last full day I was there. I followed them up with some long slow grinds, but getting to the top was worth it since the aspens were just about at their peak color. It was gorgeous!



*Dan's son, Jarad, and his girlfriend Carol*



*Aspen, Colorado*

After riding in the mountains of Colorado in September, I rode in the Filthy 50 on the backroads of Fillmore County in October. It's a great event that draws nearly 1,000 bikers to ride 25, 50, or 100 miles. Steve Russell and Vern Yetzer joined me again this year. Plus we added another riding friend of theirs—Jeff Furness. We rode [a] the same 50-mile route as last year, and I am still amazed at how there are parts of the county I never knew existed! All four of us finished and enjoyed our complimentary beer from Sylvan Brewing—thank you, Andy and Karen!



*Lining up for the start  
 Steve Russell, Vern Yetzer, Jeff Furness, & Dan*



*My dusty bike after the Filthy 50 ride*



*Jeff Furness, Steve Russell, Vern Yetzer, & Dan  
 enjoying their free beer*

I want to close by thanking all of you for allowing us to help you with your financial and insurance business. We appreciate the opportunity, and we look forward to working with you in 2023. In the meantime, make the most of your holidays with family and friends.



#InsideFM

# Employee Spotlight A Little Bit About **ME** - Introducing...

## Brittney Hatch

**Where are you from?**  
*Rushford, MN, now, but originally Janesville, Iowa.*

**Where would you spend all of your time if you could?**  
*My front porch.*

**What's your go to band or artist to listen to?**  
*I'm a country music fan so any band/artist from around the 90's/00's.*

**What was your first job?**  
*Newspaper delivery. My brothers and I shared the route.*

**What's your favorite place you have ever visited?**  
*St. Thomas. It's a beautiful place!*



**BRITNEY HATCH**

Senior Accountant  
Rochester Branch



*Brittney & her husband, Joe*



*Hatch family dog, Maisie*



*Joe, Maisie (dog), & Brittney*

## Danielle Yonts

**What is your favorite quote?**  
*"Love the life you live"*

**Where are you from?**  
*Rushford, MN*

**What skill would you like to master?**  
*Crocheting like my mother.*

**Where would you spend all of your time if you could?**  
*Home, or camping with my family.*

**What's your go to artist to listen to?**  
*Blacktop Mojo, or Atmosphere.*

**What motivates you?**  
*My children.*

**What skill or talent would you most like to learn?**  
*To play the piano.*

**What movie never gets old no matter how many times you've seen it?**  
*October Sky*



**DANIELLE YONTS**

Teller  
Preston Branch

**What was your first job?**  
*Subway*

**Who's someone you really admire?**  
*My parents.*

**What's the best advice you've ever heard?**  
*Be happy for this moment.*



*Danielle and her husband, John*



*Danielle & her family; Serenity (11), Liberty (4), Mark (8) & husband, John*



*Yonts family dog, Koda*

#InsideFM

# Announcing Roll Changes... *Congratulations!*



**HOLLI WINGERT**  
Operations Assistant  
Universal Banker



**ASHLEY WINSLOW**  
Lender  
Summit Club Director



**CAROL THROCKMORTAN**  
Teller



# Employee Spotlight

## Banking Behind the Bank

**My superpower would be...** *teleportation.*  
**If I could time travel I would go...** *visit ancient Egypt or Greece.*  
**I am happiest when...** *traveling with my wife.*  
**My dream job as a kid was...** *Architect.*  
**A movie title that best describes my life is...** *"The Pursuit of Happyness."*  
**A fad or trend I hope comes back is...** *Saturday morning cartoons.*

**I am most likely to become famous for...** *winning the lottery!*  
**I could give a 40 min presentation on traveling using credit card points with absolutely no preparation.**  
**I think everyone should travel internationally at least once in their lives.**  
**If I could turn any activity into an Olympic sport, I would have a good chance of winning a medal for answering random trivia questions.**  
**On the weekends, you would most likely find me at any local brewery.**



**NATE ASKELSON**  
 Credit Analyst  
 NateA@FMcommunity.com  
 Office | 507.258.7580  
 Direct | 507.944.6018  
 Fax | 507.258.7581



Nate & wife, Rachel, at Maho Beach, St. Maarten



Dubai Skyline (Nate & Rachel)



Nate & Rachel visit Umbrella Street, Dublin



Nate & Rachel at Guinness Tour in Dublin



Askelson family dog, Mystic

# F&M Anniversaries & Milestone Birthdays

*Congratulations Chuck*  
**40 Years with F & M Community Bank**



Chuck Aug 1986



Chuck's Office



Chuck Aug with Gordy Peterson



Chuck Aug with his mom, Joanne, at F & M's 95th Anniversary Celebration

**CHUCK AUG**  
 President | COO

*Celebrating*  
**Carol's 25th Wedding Anniversary**



Ryan (son), Matt (son), Carol & Dale (husband), Corey (son) & Brandy (daughter)



Ryan, Matt, Kyra (Matt's daughter), Carol, Dale, Corey, Sara (Corey's longtime girlfriend), Brandy, Canaan (grandson), Andrew (Son-in-law) & Everly (granddaughter)





**CAROL THROCKMORTON**  
 Teller | Preston



Carol and husband Dale Throckmorton

*Celebrating*  
**Misty Saas's 40th Birthday**





**MISTY SAAS**  
 Personal Banker | Preston

Preston Office | 507.765.3823



**Carol Throckmorton**  
 Teller



**Scott Rustad**  
 Insurance Registered Representative

Chatfield Office | 507.867.1605



**Kari Goldsmith**  
 Loan Processing Supervisor

Rochester Office | 507.258.7580



**Jana Janosik**  
 Operations Accounting Assistant



#InsideFM

## In Preston Aisle Get Lost

For the past few years, my wife, Vonnie, and I have hosted a Fall ATV/Side by Side ride at our farm for our daughter, Nicole, and her City Folk friends, two of which are MFD firemen. This year our son, Jordan, his wife, Mariah, and Kobe (the dog) joined us along with Mariah's parents, the Marianos. More City Folk. And, our friend Nancy filled out the group. So, there we had it, the Italian Firemen Ride.

As part of the doings, Vonnie and I (mostly Vonnie) prepare a brunch and an afternoon meal, which, according to Nicole, is best coined as "linner". Too late for lunch and too early for dinner.

Vonnie makes a mean shredded turkey sandwich which is perfect for a linner meal. I volunteered to pick up the turkey breasts needed. Can't be that hard an item to pick up (even for someone as helpless at the grocery store as I am). So, I walked into the store one evening, and I was greeted by someone calling my name. It was a familiar face in the bakery department. She says, "What are you doing in here so late?" Without much thought, I replied "Looking for a couple of breasts. Where can I find some?" The look on her face made me quickly add, "TURKEY breasts!"

After she pointed me in the right direction, I began my search. Now, the last time I tried to buy something in a grocery store, it was yogurt. Plain, vanilla yogurt. Simple, right? Have you ever looked in the dairy case where they have the yogurt? For someone with a short attention span, this is no grab-and-go moment. Plain, flavored, sweetened, unsweetened, cultured, uncultured, goat, soy, unstrained. And then, every country it [Wonderland] seems makes its own yogurt. Greek, French, Australian, even Icelandic. Vegas gives me a 50-1 chance of picking it right.

So, there I was looking at a package of turkey breast in the meat case. Bingo. Simple enough. But I knew better. So, I made the call to Vonnie to confirm. "Is it a frozen turkey breast?" "Hmm, no. It is cold though". Grateful I agreed to pick it up but frustrated I don't listen to her entire description, "It has to be frozen. Get to the frozen food section." Apparently, frozen turkey breasts are not that popular because I had to get on my hands and knees to roust out the last two frozen turkey breasts from the bottom shelf in the cooler.

We had a great day of riding, brunch, a tasty linner, and S'mores on the fire to end the day. All worth wandering and crawling on the friendly aisles.



**CHUCK AUG**  
President | COO  
ChuckA@FMcommunity.com  
Direct | 507.765.6014



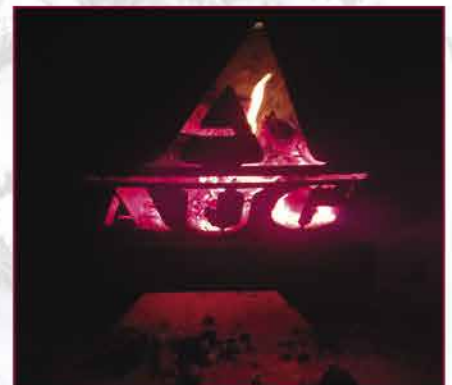
Fall Trail



Chuck's son, Jordan, his wife, Mariah & their dog, Kobe



Italian Firemen Ride Group



Aug Fire



#InsideFM

# In Chatfield End of 2022

I cannot believe that we're at the end of 2022 already! I really look forward to my favorite season of the year, which is Autumn, but I know what that means on the other side. It's that white stuff! I keep hearing theories about how this winter will be, but who knows?! I don't care too much as long as it's not the ice that we get.

Autumn is my favorite time of the year for lots of reasons. It's not just about the spooky stuff (which I love), but it's my favorite time to be out walking or hiking for the weather and the colors and it's also my favorite time to go camping. We haven't camped in several years, but that's the best! The smells, the sounds, the colors! We had a great permanent camping spot along a creek for our camper for several years, but we just weren't using it like we would have liked to with life keeping us busy on the weekends. Someday, when life slows down, maybe we can get back to doing that.

Thank you to everyone who came for the Community Shred Day! You kept the shred company employee busy while he was here. We do plan on doing this again next year, so watch upcoming newsletters for dates and times. It is very important to keep your documents secure to help deter fraud. If you're done with those secure documents, it's important to dispose of those documents securely. Disposing of your documents in the garbage or recycle bin, unfortunately, is not secure. Document shredders come in many different options to make them affordable and are available in stores and online.

We wish Happy Holidays and Happy New Year to everyone! The F & M Community Bank branches will be having our [Winter] open houses this year December 12 – 16. Stop on down for treats and to visit with the bankers! We will be ringing bells for the Salvation Army Red Kettle on Friday, December 16 from 9 am – 3 pm. See you there!

Happy Holidays!



**KARI COUSINEAU**  
Personal Banker  
Compliance & Internal  
Audit Support  
KariC@FMcommunity.com  
Direct | 507.867.6003



*Our great permanent camping spot*



*Camping along the creek*

**GET SOCIAL WITH US!**  
**@fmcommunitybank**  
**#FMcommunityBank**  
**#CommunityMatters**  
**#InsideFM**  
**#SummitClub**

RedCrossBlood.org/Give  
**2023 Blood Drive Kick-Off!**  
**JANUARY 20 FRIDAY**  
**PRESTON COMMUNITY ROOM**  
**All healthy individuals, consider scheduling your time to donate!**  
Dates are subject to change.



#InsideFM

## In Rochester Midwest Honor Flight

Midwest Honor Flight – Our Mission: To transport America’s veterans to Washington D.C. to visit those memorials dedicated to honor the service and sacrifices of themselves and to fellow veterans.

On August 27, 2022, I had the honor of being a guardian for my dad, Walter, on an Honor Flight to Washington D.C. My dad is a Korean war vet and at the time of this trip was just 2 weeks shy of his 95th birthday!

We were scheduled to take this trip back in May 2020 but COVID shut down the flights. Then we were back on for June 2022 but dad got COVID just days before we were supposed to leave. As they say, the third time’s the charm, and we were ready to go on August 27th.

What a trip! Since my parents live in SW MN, we went on the Midwest Honor Flight out of Sioux Falls, SD. After a banquet the evening before, we were up at 3:00 a.m. and at the airport by 4:00. The airplane crew had the plane all decorated for the veterans and because he was one of the “senior” veterans, my dad got to sit in first class.

In D.C. we were greeted at the airport by a large group of folks clapping, cheering, and waving flags. From the airport, we took buses to: the U.S. Marine Corps War Memorial, Arlington National Cemetery for the changing of the guard at the Tomb of the Unknown Soldier, U.S. Air Force Memorial, U.S. Navy Memorial, the WWII Memorial, and finally the Korean War Memorial (dad’s favorite stop) and the Vietnam Veterans Memorial. By 5:00 p.m. we [In] were back at Reagan Int’l Airport for a quick pre-flight meal then back to Sioux Falls to a welcome of bagpipes and the Patriot Guard Riders lined up with waves and salutes for the returning veterans.

What a day, up at 3:00, to D.C., and back by 9:00 that evening. It was exhausting but a great tribute to the 84 veterans who were on our flight, including 2 from WWII! A trip my dad and I will long remember.

If you are a veteran or know of one in the Vietnam, Korean, or WWII era I would highly encourage you to look into the Honor Flight. There are groups that fly out of MSP and LaCrosse. To find them go to [www.HonorFlight.org](http://www.HonorFlight.org). And, did I mention, the veterans’ cost of the trip is fully paid by fundraising done by the Honor Flight groups.



84 Midwest Honor Flight Veterans



**JIM OELTJENBRUNS**

Senior Lending Officer  
Rochester Market SVP  
[JimO@FMcommunity.com](mailto:JimO@FMcommunity.com)  
Direct | 507.944.6012



*Jim's father, Walter Oeltjenbruns*

Thank you veterans for all you have done and continue to do.





#SummitClub

# Summit Club Travel with Us

## Extended Trips

### 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



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

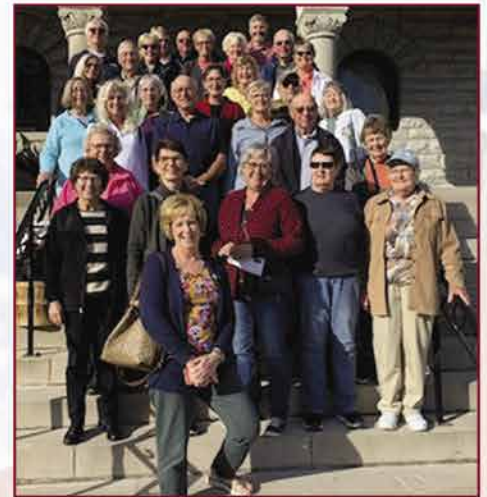
(optional Travelers Protection Plan included)

\*\*Estimated airfare included, final airfare rates are subject to change.

The Summit Club had the best time in Dubuque for our two-day Paddle & Progressive adventure!



Celebration Belle Mississippi Riverboat



Brenda Reicks and the Dubuque Paddle & Progressive Travel Group

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.

Also, be sure to check our branches for any upcoming events!



## Welcome to the Club!



**BRENDA REICKS**

Insurance Agent

Summit Club Director, CBCD  
ID #40300097

[BrendaR@FMcommunity.com](mailto:BrendaR@FMcommunity.com)

Direct | 507.765.6004

Cell | 507.273.5479



**ASHLEY WINSLOW**

Lender

Summit Club Director  
NMLS #2424720

[AshleyW@FMcommunity.com](mailto:AshleyW@FMcommunity.com)

Direct | 507.765.6002

Cell | 507.259.3926

### 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.

**Brenda is a Grandma to baby girl #3!**

Charlotte Ann born October 2nd, 8 lbs. 11 oz.







While fireplaces and wood stoves can create a warm and inviting space in your home, they also increase risk of fire or smoke damage to your property. Here are a few tips for managing this risk:

### Practice Safe Burning

- Do not use a wood burner to burn trash as wood burners are not designed to withstand the high heat generated by paper and other similar products.
- Do not start a fire using flammable liquid.
- Never leave a burning wood stove unattended. A large number of lives are lost when a fireplace or woodburning unit is left burning overnight!

### Avoid Creosote Buildup

- Burn dry, well-seasoned wood. Wood should be stored about 9 months so that it is good and dry.
- Don't over fire or under fire the system. Never overload the stove with wood but build a hot enough fire (about 350°F) so that creosote will not accumulate.
- Do not burn trash or paper in a woodburning unit as burning particles may land on the dwelling and ignite it.
- Check the system monthly and clean it when creosote begins to accumulate.
- Proper cleaning brushes should be used to clean the chimney. Never use chains or other similar items as these may damage the liner.
- Invest in periodic professional cleaning and maintenance.

### Dispose of Ash Properly

- Ashes should be placed in a metal container with a tight fitting cover.
- Container should not be set on a combustible floor.
- Hot or warm ashes should be kept outside away from the dwelling to cool.
- See photos for actual damage from a pail of ashes being set on the patio. Thankfully this resident was home when the siding started on fire.



Gutter & Siding Fire



Roof Vent Fire



Electrical Fire



### CHERRIE BRINK

Agency Manager | Insurance Agent  
CherrieB@FMcommunity.com  
Direct | 507.765.6005  
ID #20017463

### Important Safety Equipment

- Fire Extinguisher
- Smoke Detectors
- Carbon Monoxide Alarms
- Stovepipe Temperature Gauges and Alarm Systems

This Insurance Awareness, Helpful Hints and Tips Publication is brought to you by:





# Investments

## Our Traditional Christmas!



Christmas in particular is a holiday that is so heavy in tradition. For our family, it was no different. We had the tradition of getting together with my Aunt Myra and Uncle Alan, cousins Donnie, Glenda, and Debbie every year for over forty years. We would take turns each year on which family would host the gathering. It was extra special when all of my siblings were there as well. Rita, Terrie, and Greg.



Scott & his daughter, Sierra, placing the star on the tree with his son, Sam

The most important element for our Christmas was and still is the candlelight church service at Fountain Lutheran. From the 1950's to 2004, my mom, Donna was the organist/pianist as well as the choir director and was in charge of the music for the services. I remember every year she would be so nervous prior to the service worrying that something

would go wrong, and of course, nothing ever did. (Except for the men missing a note occasionally.) The service would start with my mom and Myrna Little playing a piano duet which always set the tone for a beautiful night of music. In a couple of services, my dad even played Silent Night with the violin. Those are memories I will never forget. I do remember a time when my mom complained to my dad that the men in the choir were not listening very well to her directions. I thought that was funny since my Uncle Alan and Dad were in the choir and were probably the ones causing problems.

For a number of years, (my wild years) it was my ritual to go to the local watering hole and celebrate with friends on Christmas eve day prior to the church service. Everyone was always in such a good mood and it was always difficult to leave. One year, I decided to skip the church service and I quickly learned to never do that again. My mother let me know that wasn't a prudent decision in a very lasting way!

After the service, we would proceed to the designated home for that year's gathering. We would have the traditional Norwegian meal with lutefisk and lefsa. Yes, I was a good sport every year and would have a small portion of the lutefisk even though I couldn't stand it! After the meal we would head to the living room and patiently wait for the dishes to get cleaned so we could start the main event! It seemed like an eternity! Finally, when the madness began, it was evident that it took a lot longer for the dishes to get cleaned than it did to open the gifts. The sight in the room after the opening of presents was something to behold with wrapping paper a foot deep across the whole room!

To finish the celebration, the kids would play with their toys and the adults would begin playing games, primarily Password. For our family Password was entertaining to watch as well as play. The teams would start out being the men against the women. One highlight was when the password happened to be shrub and uncle Alan gave the clue, "Arborvitae" to my dad which he correctly answered with, "shrub". This immediately caused an uproar among the ladies! They thought Duane and Alan were cheating by using a Norwegian word as a clue! There were times when the men did try to use the Norwegian language to their advantage but this wasn't one of them! I guess Mom and Myra's expertise was not in Botany. Even the disagreements have become special memories!

Our traditions have changed over the years as times change but the memories are still there.

Best Wishes for a Holiday Season abundant with laughter, happiness, and prosperity in the New Year!



Scott as a baby at Christmas



Scott at Christmas, 1965



INVESTMENT SERVICES LLC  
Member FINRA/SIPC



**SCOTT RUSTAD**  
Registered Representative  
Scott.Rustad@Ceterais.com  
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.



# MATT QUANRUD

Retired Technology Officer



## Matt's Trivia, From the Archives

Original Publication  
Fall 2012

After a very hot summer, I am really looking forward to my favorite season of the year—Fall. I really wish Fall would last 6 months of the year!

So when does Fall start? Well if you talk to a meteorologist the "Fall" season starts on September 1st of each year. But astronomically speaking, Fall begins on the September Equinox which is around the 22nd of September. Of course, for people who live in the Southern Hemisphere, the September

equinox signals the beginning of Spring, not the beginning of Fall!

The term equinox comes from the Latin words of "equal" and "night". So during the fall and spring equinox, there is the same amount of daylight and night in a day. However, if you are at the North Pole on the September equinox you would have 6 months of darkness ahead of you and at the South Pole, you would have 6 months of daylight ahead of you!

During the Fall month of November, Daylight Saving Time ends and Daylight Standard Time begins. We all supposedly get an extra hour of sleep as we set our clocks back one hour on the 1st Sunday in November. I don't, I just go to bed one hour later than normal!

Later in Fall, leaves on deciduous trees change colors and fall off because of the long summer process of photosynthesis is coming to an end and the trees need to protect themselves from the long winter months ahead by sealing off the ends of their branches near their leaf stem.

Why is Fall a favorite time for many of us? There may be too many reasons to list but here are a few: The colors of the leaves and surrounding scenery are a photographer's dream; cool nights and moderate daytime temperatures mean no A/C; the smell of the fall air is refreshing after the humid air of summer; a hard freeze can mean the end of the allergy season for many; school starts and outdoor activities such as football games begin; and for me, the deer bow hunting season begins. Hope you all get out and enjoy the Fall season that we Minnesotans are so fortunate to experience.

**Matt's Trivia Archives 1982-2022**

<b>F &amp; M Community Bank, N.A.</b>	
Balance Sheet 9/30/22	
Cash & Due From Banks	11,636,522
Securities	49,701,234
Loans (Net of Loan Loss Allowance)	119,818,765
Other Assets	8,711,931
<b>Total Assets</b>	<b>189,868,452</b>
Deposits	177,103,952
Other Liabilities	804,234
Capital	11,960,266
<b>Total Liabilities and Capital</b>	<b>189,868,452</b>

## Missing Word Contest

2022 Fall Winner: Laura Schroeder

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 \_\_\_\_\_





WE MAKE BANKING EASY!

FMCOMMUNITY.COM | @fmcommunitybank | FDIC

FIRST CLASS  
PRESORTED  
U.S. POSTAGE  
PAID  
POS

100 Saint Anthony St. N | PO Box 467 | Preston, MN 55965-0467  
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  
#FMcommunityBank

# Please join us for *Holiday Giving Week* December 12th - 16th 2022

12 Monday

**Local Food Shelf**

13 Tuesday

**Red Cross**

14 Wednesday

**Women's Shelter**

15 Thursday

**Toys for Tots**

16 Friday

**Salvation Army**

Each day we are highlighting and accepting monetary donations for these extraordinary organizations. Drop off donations at any of our offices and pick up our daily swag as a thank you!

## THANK YOU!

To all of our customers, employees & our local communities for everything you do throughout the entire year.

### PRESTON | CHATFIELD | ROCHESTER