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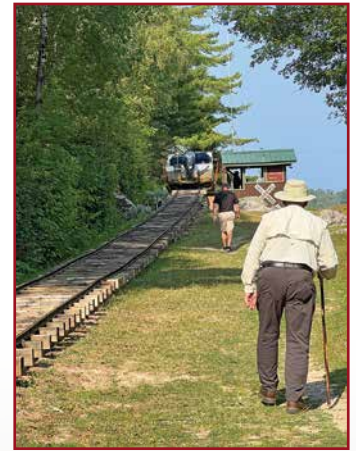
DAN CHRISTIANSON
 CEO
 Chairman of the Board
DanC@FMcommunity.com

Office | 507.765.3823
 Direct | 507.765.6010
 Fax | 507.765.6010

Notes from Dan's Desk

One of the things I've had the opportunity to do over the last number of years is fishing with Wayne Dreier on Lac La Croix, which is a lake on the Minnesota/Canada border. The first few times I went, my son, Jarad, was also able to join us. We've always had a great time enjoying the fishing, the shore lunches, and, most importantly, the bantering. Sometime you'll have to ask Wayne about how I cost Jarad the landing of what they both claim was a world record Northern (I think their memories are a bit off).

Anyway, Wayne invited me to go fishing again this year. Our group included his son, Kevin, and a former co-worker at Federated Insurance who also brought a friend. So, we had four experienced fishermen and myself. It had been awhile since I'd been fishing, but it's always a treat to spend time out on the water in such a beautiful area with others who enjoy it as well. We stay and fish on the Canadian side



Portage used to get to the lake.

of the border which puts us in Quetico Provincial Park—it adjoins the Boundary Waters Canoe Area. Where we stay is only accessible by boat or plane, and we boated in and out this year—that's an experience of its own.

I've included some pictures of some fish I caught as well as some other pictures from our time there. We definitely made some shared memories—some of which will be the basis of some fish stories that will only become more unbelievable as time passes. I hope all of you have some friends and/or family with [Little] whom you can make similar memories—there's nothing better.



Dan with Walleye

On a very different note, our bank family is growing by leaps and bounds! We've already had four births in the last few months with one more that will happen by the time you see this newsletter. That's an indication that we have a younger team, which is good for all of us!

In some related news, Jarad and his wife, Carol, are expecting their first child in February! I'm sure they'll get him or her on skis or a snowboard and a mountain bike at a very early age—I hope I'll be able to keep up on the snow and the trails with those grandkids (Nick, Mia, Elsie, Joel, and baby Christianson/Saade!). There's nothing better than that challenge!

A change that took place in our personal family is that Alyssa's stepson, Nick Wray, graduated from high school and started his college career this fall at the University of Wisconsin—Madison. I'm proud of Nick and all he's accomplished. I told him I would even swallow my pride and wear some red and white to support his school as long as they aren't playing the Gophers—then it's only maroon and gold!



Dan with Bass

About the time you will be receiving and reading this, many of you may be thinking about what charitable giving to do at the end of the year. I would encourage everyone to support the charitable organization of your choice now and all year long as well as in your estate plan. One of my mantras is to make the world a better place in which to live, and supporting charitable groups is one way of doing that. If you have questions on what you can do, I'm available to talk about that with you—email me at DanC@FMcommunity.com or give me a call at 507.765.6010.

Hope you all have memorable holidays.

Employee Spotlight A Little Bit About ME

Introducing...Kaila Case



Kaila with husband, Austen

What is your favorite quote?

Life is full of hills and valleys, and often the best growth comes in the valleys.

Where are you from?

Harmony, MN.

Where would you spend all of your time if you could?

At a cabin on a lake with my family.

What's the most impressive thing you know how to do?

Custom decorated sugar cookies.

What motivates you?

My husband and my kids.

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

National Treasure, Hidden Figures, How to Lose a Guy in 10 Days, there are too many to list!

What was your first job?

A bank teller!

What's your favorite place you have ever visited?

The West Coast/Pacific Coast Highway.

What did you want to be when you were younger?

An Obstetrician.



KAILA CASE

Loan Processor
507.765.6017

KailaC@FMcommunity.com
Preston Office



Son, Otto and Daughter, Isla



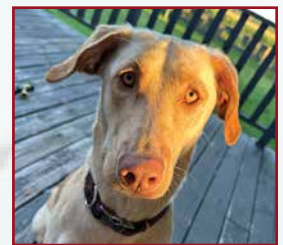
Otto & Isla as Ring Bearer & Flower Girl



Otto loves to golf!



Isla loves animals!



Family dog, Nellie

Introducing...Jacy Davidson

Where are you from?

Rochester, MN. Currently live in Chatfield.

Where would you spend all of your time if you could?

Outside enjoying nature or exploring new places.

What's your go to band or artist to listen to?

Matchbox 20.

Who's someone you really admire?

My mom, she's the strongest woman I know.

What's your favorite place you have ever visited?

Estes Park, Colorado. So beautiful!!

What's the most impressive thing you know how to do?

I would say I have a green thumb. I love gardening and plants.



Jacy with family



JACY DAVIDSON

Teller

507.258.7580

JacyD@FMcommunity.com
Rochester Office

Introducing...Mike Murillo

What is your favorite quote?

"The needs of the many outweigh the needs of the few. Or the one." Granted, it's a movie quote but it really reminds me that others are just as important as I am and I don't deserve more if it means others have to go without.

Where are you from?

I was born in Wells, Minnesota, which is a small town about 90 miles southwest of Rochester. I moved to Rochester for work.

What skill would you like to master?

Right now, it's accounting. Otherwise, I enjoy cooking and baking

but don't always get the timing or the flavor combinations right so I would like to be a better cook/baker.

Where would you spend all of your time if you could?

Libraries and old bookstores. I love the feel of books in my hands and the wonder of looking at everything that has been written.

What's the most impressive thing you know how to do?

I don't think anything I do is that impressive but others comment on how calm I can remain in stressful situations. Or how quickly I can fall asleep.

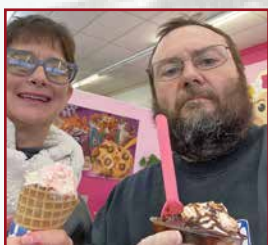


MIKE MURILLO

Teller

507.258.7580

MikeM@FMcommunity.com
Rochester Office



Rosey and Mike



Mike's Dogs, Bella (pit mix rescue) and Bruno (pomeranian rescue)



2023 view of crowd at annual vacation to GenCon



Mike pictured with Rosey (girlfriend), Amber (Niece-in-law), Kenzie (nephew) and Hannah (niece)

Employee Spotlight

Banking Behind the Bank

My super power would be to stop time. Imagine how great it would be to wake up on Saturday morning, do all of the work you wanted done for the weekend, and still have two full days to enjoy.

I am happiest when I am able to be outside on a warm day.

My dream job as a kid was to work on Wall Street.

A fad or trend I hope comes back is the NY Jets being a contender in the NFL (prefer trend but would take a fad).

I am most likely to become famous for the random sayings I come up with.

I could give a 40 minute presentation on smoking on a pellet grill with absolutely no preparation.

I think everyone should be required to be the leader/coach/chair of a group/club/team at least once in their lives. This way people would realize how much time and effort is required to make things work properly.

If I could turn any activity into an Olympic sport, I would have a good chance at winning a medal for using Excel for statistical keeping and analysis.

The most interesting person I've ever met and talked with is my wife's uncle Gary. He was a fighter pilot in Vietnam and then flew commercial planes for his career.

On the weekends, you would most likely find me doing something fun with friends.



ERIK TOPNESS
VP | Ag & Commercial Lender
NMLS #967388
Office | 507.765.3823
Direct | 507.765.6018
Fax | 507.765.6018



Erik, Shelly, and Marissa in Ft. Myers



Erik, Shelly (wife), and Marissa (daughter) at Scholar Club Award



Weekend Cow Tanking Trip with friends



Erik and Maddie at Pacesetter Basketball Tournament



Erik, Maddie, and her friends with Paul Bunyan's Ax



Erik and Marissa (daughter) in Beverly Hills on Band and Choir Trip



Erik and Marissa in Nashville on Band and Choir Trip

Rochester's CFO, Jessie Mulford introduces son
Harlan Dax Mulford



Welcome to the Community

Preston's Loan Processor, Kaila Case introduces son
Truett Dean Case



Rochester's BSA & Compliance Officer, Nicole Henderson introduces son
Beckham Henderson



Rochester's Loan Supervisor, Michelle Woodard introduces grandson
Easton James Woodard



F&M Anniversaries

Chatfield Office
507.867.1605

Preston Office
507.765.3823

Rochester Office
507.258.7580



Tami Larson
Assistant Vice President
Lender



Kari Goldsmith
Loan Processing
Supervisor



Scott Rustad
Insurance Registered
Representative



Carol Throckmorton
Teller



Jana Janosik
Operations Accounting
Assistant



Laura Witt
Personal Banker

Congratulations Carol and Scott on these Anniversary Milestones!

In Preston I Forgot to Remember



I have now added the Medicare Card to my Ridge Wallet collection of cards. Medicare is quite an experience both in applying for it and using it. Applying for it? Really? I found this quite surprising. It would seem all one would have to do is say, “I am ready for it. Send me my card.” Nope. It was three months before I received my card after doing the online application.



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

Anyway, I had my first physical since being on Medicare the other day. Medicare had been pestering me for the annual

“free” Medicare review for [Million] some time. Soon, Mayo was doing the same. So, I made the appointment. It started off with some basic health questions. Then it got interesting. The doctor tells me that he is going to have a nurse come in to complete the cog test. Cog test? Whatever. The nurse comes in and looks at the screen and says that she has never done one before so she will have to get another nurse. Hmm. The cog test must be complicated.

Another nurse comes in and begins the test with questions regarding my mental health, home environment, etc. Then she says to me, “I am going to recite three words and have you repeat them to me.” Now I get it. Cog stands for cognitive test. Should be no problem. I am a bank president, college graduate. What to worry about.

The nurse recites the three words: “Banana, chair, sunrise”. I repeat them for the nurse. No problem. She then says to draw a clock on a piece of paper and set the hands to 11:10. Easy enough. She looks at the paper and says well, “The hands are backwards so it really reads 1:55.” I chalk it up to poor handwriting. And who reads a clock anymore anyway.

The nurse then says, “What were the three words again?” Ah, “Banana, chair and I have no idea the third word.” She looks at me like, “Did you drive here alone?” The nurse says, “Okay, fine. I will have the doctor come back into the office to finish up.” I am a bit shaken now. Wrong time, wrong words. Are they going to send me home?

After the doctor completes the review, I head for the parking lot. Now I can’t find my pickup. Where did I park it? I stumble around a bit and find it. I then head to the office and fire up my laptop. Soon, I am locked out. I can’t remember my password. Are they on to something?

I am sitting on a *chair*, eating a *banana* watching the *sunrise*. I got this.



FMcommunity.com/News CHECK OUT OUR LATEST NEWS STORIES



Tips to Help *Safeguard* Finances

In recognition of National Preparedness Month F & M Community Bank and the Independent Community Bankers of America (ICBA) are advocating simple measures to help consumers with preparation and recovery to reduce their financial impact.

[FMcommunity.com/News/Post/Tips-to-Help-Safeguard-Finances](https://www.fmcommunity.com/News/Post/Tips-to-Help-Safeguard-Finances)



Breaking *Free* from Big Banks

From impersonal service to excessive fees and limited local involvement, there are several reasons why people are increasingly seeking alternatives to big banks.

[FMcommunity.com/News/Post/Breaking-Free-From-Big-Banks](https://www.fmcommunity.com/News/Post/Breaking-Free-From-Big-Banks)

#InsideFM

In Chatfield Take a Vet Fishing

I hope you all had a chance to read my article in the last newsletter about the Take a Vet Fishing event that I was able to be part of. The annual event is put on by the Walleye Searches of MN Club located out of Rochester, MN. I was fortunate enough to take part in this years Take a Vet Fishing event. It was held on August 26th at Colvill Park in Red Wing, MN. The event was very well attended this year – the largest one the Club has ever held. There were 82 Veterans who attended and 69 people who donated their time [The] and boats and countless others who helped to make this event successful. We had veterans who participated in the Korean War to the last Gulf War take part in the event again this year.

The event had a number of sponsors this year including the Mazeppa Lions Club, Al's Specialty Marine, Minske Bait and Tackle, Gillette Pepsi, Hy-Vee and F & M Community Bank. F & M Community Bank has sponsored this event for the last two years and everyone involved has been very thankful. This year, F & M provided the meal that all Veterans, Boaters and other Volunteers were able to enjoy. The event will be held again next year around the same time and same place so look for details next year.

Fall is one of my favorite times of the year – the trees turn color, the air cools, crops get harvested and the snow will soon fall. I hope everyone gets a chance to get outside and enjoy this time of year. In closing, I would like to wish everyone a Merry Christmas and a Happy New year.



DAN ROOT
Vice President
Chatfield Branch Manager
DanR@FMcommunity.com
Office | 507.867.1605
Direct | 507.867.6008
Fax | 507.867.6008



Dan Root with Vet



Group Photo



F & M serving food

**Amber Meyer
&
Kayla Jepsen**

**Moved to the Chatfield
Location in the Teller Roles!**



Kayla

Amber

#InsideFM

In Rochester Farm Memories

In September this year, my parents sold the building site off the family farm. They bought the farm site and surrounding acres in 1966 and lived, worked and raised 6 kids there. We finally talked them into moving to town a couple years ago, us kids thought at 88 and 94 it was time, my parents maybe not so much!

Also in September this year, we celebrated my parents' birthdays. They share the same birthdate, Mom turned 90 and Dad 96. As part of the celebration, we all went out to the farm for one last look around. We had found a buyer for the 8 acre building site, and the sale was to be completed in a week or two. In addition to us 6 kids and spouses, I think the picture here shows over 30 grandkids, spouses and great grandkids. Pretty proud grandparents of the crew they were responsible for starting!



Family Group Photo

Growing up, we had a typical small farm. Dad milked cows until his back gave out and, despite what my older sisters might tell you, I did have to get up and help milk before school! In addition, we finished beef cattle and hogs in addition to growing mainly corn and soybeans.

Since this newsletter is coming to you at this time of year, I'll share a few fall/early winter memories of growing up on the farm.

September was always birthday month with a party on the weekend nearest mom and dad's birthdays. It was, and still is, a big get together with our family plus many aunts, uncles, cousins and neighbors attending over the years to enjoy some ham sandwiches, liquid refreshments and maybe play a few hands of cards.

October was harvest time. Dad did most of the combining in our JD 6600, and we used 2 small gravity boxes and a single axle truck to haul the corn and beans. Everyone helped out.

The first or second weekend in November was deer hunting season. Deer camp headquarters was always in the basement at the farm. If those walls could talk, the stories they could tell!! Friday night deer camp in the basement are some of my favorite deer hunting memories. "What time does the sun come up?" "Where are you sitting in the morning?" These two questions got asked over and over again. It was a family and friends gathering where you never knew who might stop by and come down those steps. All were welcomed with a cold beverage and [like] maybe a pull from a schnapps bottle or two.

December's biggest memory is of Christmas. Naps upstairs as little kids while Santa came, making Tom and Jerry's in the "old" kitchen and, I'm not sure how it started for this mainly German heritage family but, tacos for our traditional Christmas dinner.

We're all going to miss that old house but will always have those memories. Now another family can start building their own, and my dad won't need to drive his golf cart the 3.5 miles out there to mow the lawn (by himself) anymore! He's going to miss that part too.



JIM OELTJENBRUNS

Senior Lending Officer
Rochester Market SVP
JimO@FMcommunity.com
Direct | 507.944.6012

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OR HERE



#SummitClub

Summit Club

Travel with Us

Day Trips

Chanhasen Dinner Theatre
Beautiful - The Carole King Musical

June 12, 2024



Chanhasen Dinner Theatre promises you will “Feel the Earth Move,” when you see *Beautiful: The Carole King Musical*. For six years, *Beautiful*, the Tony and Grammy Award winning Carole King musical thrilled Broadway audiences with the inspiring true story of her journey from teenage songwriter to the Rock and Roll Hall of Fame music legend! *Beautiful* takes you back to where it all began – on the joy filled and emotional ride of a lifetime! This will feature over two dozen of her hits! Join us for this spectacular day!

Cost is: \$134/person

Deadline: May 10th, 2024

Departure Times: 8:30am Preston, 8:40

Fountain Historical Center, 8:55 F & M in Chatfield, 9:40 F & M in Rochester

Extended Trips

Alaska Adventure Cruise

July 9 - 21, 2024



ALASKA ADVENTURE CRUISE – Featuring the Alaska Railroad, Denali National Park and the Inside Passage. Travel with us on this ultimate adventure to America’s Last Frontier, Alaska. Experience the natural beauty of Alaska’s rugged interior aboard the Alaska Railroad and tour Denali National Park. Take the mountain tunnel to Whittier and cruise along the Inside Passage to Vancouver. Includes 12 Breakfasts, 7 Lunches [A] and 9 Dinners, spending 2 nights in Fairbanks. Ride the Alaska Railroad from Fairbanks to Denali National Park, 5 days of land exploration combined with seven night Inside Passage Cruise on Holland America ship, *The Noordam*, plus so much more!

Starting at \$6,959/person

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

The Summit Club had a wonderful time in beautiful Scandinavia. Many memories and Friendships were created along the way.



“We enjoy traveling with the Summit Club because we are able to enjoy new places and adventures with good friends while meeting new ones. There is a nice mix of organized touring and free time to venture out on your own. Everyone is always very welcoming and willing to share traveling tips with each other.

The Summit Club does a great job planning the trips, assisting with issues, and making sure everyone has a wonderful time.

Thank you Summit Club friends for a lifetime of happy times and memories!”

Jim and DD H.

Hear What Our Summit Club Members Had to Say



Welcome to the Club!

Our Summit Club is an added benefit for customers looking to enjoy social gatherings, travel opportunities, financial education seminars, and more.

Joining Is Easy! Simply email SummitClub@FMcommunity.com, 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.



BRENDA REICKS

Insurance Agent

Summit Club Director, CBCD
ID #40300097

BrendaR@FMcommunity.com

Direct | 507.765.6004

Cell | 507.273.5479



ASHLEY WINSLOW

Lender

Summit Club Director
NMLS #2424720

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 canceled due to insufficient reservation numbers, the customer will receive a full refund.*

#InsideFM

Insurance Winter Fun



Quilt



Cherrie's grandson ice fishing



Cherrie's granddaughter

Quilting, ice fishing, playing and visiting warmer climates are some of the things we do to enjoy winter. Some photos of these enjoyable activities from the winter of 2022 – 2023 are included. Taking advantage of this darker, more restorative season is another good endeavor.

On a cautionary topic, think about preventing building collapse resulting from the weight of ice, sleet and snow. If you take care of the roof, you can have fun in whatever way you choose to enjoy the season. Taking time to remove the snow and ice from your building roofs will benefit you. If you suffer a collapse or ice dam, in addition to the damage to your property covered by your insurance policy, you may have substantial uninsured loss. If you would like some tips and suggestions to remove the snow [Suns] safely, let us know. RAM Mutual has issued a two-page bulletin on limiting the chance of collapse and how to do it safely.

Audio books from the public library are a great resource I take advantage of all year long. I like being able to listen and do chores at the same time. Recently, I've also been learning about the Finnish word "sisu" which in a broad sense is defined as strength of will, determination, perseverance, and acting rationally in the face of adversity. Sisu is not a momentary courage, but the ability to sustain that courage. It is not a word; however, that can be fully translated to English.

One of the activities the Finnish are known for is winter bicycling. Eleven percent of the population are reported to commute by bicycle even in winter. This seems of great interest to me. Perhaps it is because I am descended from the Dutch where approximately 27% of

people use bicycles for their home-work commute. Snow tires for my hand-me-down bicycle are something I'm considering looking into. Maybe next year I'll have photos of some winter bicycling. It would be good for me and the environment.



CHERRIE BRINK

Agency Manager |
Insurance Agent
CherrieB@FMcommunity.com
Agency | 507.765.3387
ID #20017463



Gulf Shores



2023 Winter Lake



**65
Years!**

The Insurance Agency is Celebrating **65 Years**
of Partnership with Western National Insurance!





Investments

Remembering Past Christmas Joys

Last year, I wrote about my memories of our family Christmas growing up. I did not realize Christmas 2022 would create memories which I would prefer to forget. At least it gave me something to write about in future newsletter articles.

As Christmas 2023 approaches, I am going to forget about last year and fondly remember some better moments of past Christmases again! I am not superstitious. Here it goes.....

-Those December snowstorms and knowing that no one was happier than my mom! It was the day she would bring out a Christmas-themed 1,000-piece jigsaw puzzle and spend all day putting it together, while looking out the window at the snowfall. I might have helped with [Is] an end piece or a distinctive piece that was of course easy to spot. That would be enough for me.

-Leaving school (now the Fillmore County Historical Center) on the last day before Christmas break and being so excited knowing I had two weeks off from school and Christmas was only a few days off! Then being greeted at the school door by my dog, Dumpy! (Those days it was not uncommon to let your dog roam free, and Dumpy knew what time I was dismissed from school!)



Scott at Christmas in 1965 with Dumpy

-We would then begin our walk home from the school. It seemed like it was always a nice white wintery day and walking through town you felt that Christmas spirit. Walking by the



Fountain Body Shop

businesses on main street such as Berge's Hardware, Willies Grocery and Locker, Fountain Variety Store, First State Bank of Fountain, Village Square, Jeche Grocery and of course Drury's Furniture. To me it was just as beautiful as a scene from the village in a Charles Dickens Christmas.

-The anticipation of my sisters Rita and Terrie, coming home for Christmas. My sister Terrie lived in Southern California and Rita was in Minneapolis. I remember looking out my window in my room and watching the cars on Highway 52 and waiting for the one to turn in to our driveway!

-On Christmas Eve, celebrating in our basement, positioned around my mom playing the piano with uncle Alan and my dad playing the guitar and all singing Christmas carols.

Wow, that is hard to imagine today.

I hope some of this reminds you of some memories of your own Christmases growing up and hope you have a holiday season filled with memorable moments you will cherish forever!



Winter in Fountain



SCOTT RUSTAD
Registered Representative
Scott.Rustad@Ceterais.com
Preston | 507.765.3823

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Random Acts Of *Kindness*

Lost Purse

“
 I was at the grocery store and as I was leaving, I noticed there was a purse left in one of the carts. As I was taking the purse to the Customer Service Desk for them to find, a ring came from the purse. I [Sparkling] answered hoping it was the owner of the purse. She was very thankful it had not landed in the wrong hands.
 ”

- Anonymous

#BeKind




FOLLOW US






All healthy individuals, consider joining our blood drive!

Wednesday, January 17
Preston Community Room
Dates are subject to change.



RedCrossBlood.org/Give

F & M Community Bank, N.A.

Balance Sheet 9/30/23

Cash & Due From Banks	3,340,585
Securities	50,055,804
Loans (Net of Loan Loss Allowance)	139,579,483
Other Assets	13,809,914
Total Assets	206,785,786
Deposits	174,077,008
Other Liabilities	20,513,013
Capital	12,195,765
Total Liabilities and Capital	206,785,786

Missing Word Contest

Fall Missing Word Contest winner: Mary Davidson

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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#CommunityMatters
#InTheCommunity
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Preston | Chatfield | Rochester