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CEO

Chairman of the Board
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Notes from Dan's Desk

You may remember from a few issues back that I mentioned that son-in-law George had done some triathlons. Being there to cheer on George got my daughter Alyssa interested in doing one, and she also encouraged the rest of us to participate. Ultimately, she, her husband Dave, a couple of her friends, and I decided to give the Lake Minnetonka Triathlon a try. It's a sprint triathlon which was a 1/2-mile swim, 15-mile bike ride, and 3.1-mile run. I started swimming laps in some pools and did a little more running than I'd like to do, but I figured I'd be ready. Was I in for a surprise! Swimming in a lake with a light chop and others around you is nothing like swimming laps in a pool. I was exhausted early on in the swim and needed to hang on to a kayak a few times to catch my breath. I made it, but in a much slower time than I had thought I'd do it. I made up some time in the biking segment, but the run was a grind. I certainly gained a lot of respect for people who do 1/2 Ironman triathlons and full Ironman triathlons (for which George is now training). I have a long way to go to get my conditioning to that point. I'm not



interested in doing an Ironman, but I'm going to hit the water and the running trails a little more so I can improve my fitness and then give another triathlon a try.



Cory Poncelet



Jessie Mulford

On the staffing front, our Chief Financial Officer (CFO), Cory Poncelet, is leaving us for a wonderful opportunity as a part-owner with Financial Management Services, Inc. ("FMSI") They are based in the Kansas City area and provide banks with asset/liability management (ALM) and bond portfolio advice and support. We're lucky to have Jessie Mulford, who has been our Controller for a number of years, being willing and able to move up to become our CFO. And we're also lucky enough to be able to contract with FMSI to retain Cory's expertise in ALM and portfolio management. That will give Jessie some time to learn some of those skills as she grows in the CFO position. We want to wish Cory well in his new opportunity and we look forward to having Jessie as our new CFO!

We got a little later start on our new building in Rochester than we had planned (isn't there always something?), but by the time you read this, we will be well along in the process. And you can follow the progress by using this web address: <https://app.oxblue.com/open/benike/fmcommunitybank>. Even easier, check our social media where you can simply click on the link to watch the progress. I'm sure we'll also include some pictures in future newsletters of the progress, and we will certainly have an open house sometime in early 2023 for you to see our new digs. We're looking forward to getting in there!

And, finally, I want to thank all of you for being customers of F & M—without you, we wouldn't be able to provide [Leaves] opportunities for our employees or build a new building. Please be sure to let us know when we fall short of expectations so we can be sure we address it. And also let us know when we do a good job of taking care of you—we like to recognize our people for doing such a wonderful job.

Have a great fall!



July 14th, 2022



July 14th, 2022



August 12th, 2022

Employee Spotlight

Banking Behind the Bank



JANA JANOSIK

Operations Accounting Assistant
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My superpower would be... *teleporting*

If I could time travel I would go... *to the year AD 33*

I am happiest when... *I'm home with my family*

My dream job as a kid was... *Architect*

A movie title that best describes my life is... *Lost in Translation*

A fad or trend I hope comes back is... *Go-Go Boots*

I am most likely to become famous for... *Staying in the shadows*

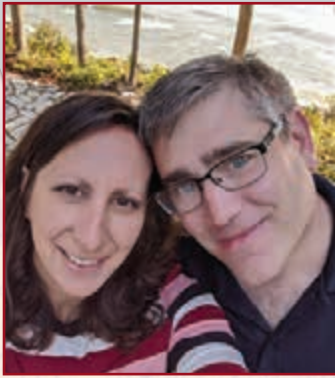
I could give a 40 min presentation on *baking with absolutely no preparation*

I think everyone should try *wall climbing at least once in their lives*

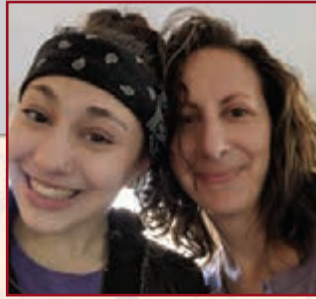
If I could turn any activity into an Olympic sport, I would have a good chance of winning a medal for *overthinking*

The most interesting person I've ever met and talked with is *my husband John*

On the weekends, you would most likely find me *relaxing with my favorite hobbies*



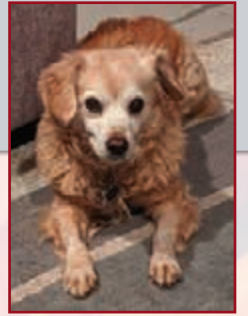
Jana with husband John



Jana with daughter Holly



Holly, Jana & John in Colorado Springs



Jana's dog Rose

F&M

Anniversaries & Milestone Birthdays

Preston Office
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Holli Wingert
Information Center
Attendant | Teller

Rochester Office
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Laura Witt
Senior Teller

Chatfield Office
507.867.1605



Tami Larson
Assistant Vice
President | Lender



CHUCK AUG
President | CEO



CAROL THROCKMORTON
Operations Assistant
Preston Office



MICHELLE WOODARD
Loan Processing Supervisor
Rochester Branch

#InsideFM

Employee Spotlight

Mary Schwarz Named Preston Branch Manager

Mary has been with F & M Community Bank for over 17 years and is highly recognized throughout the Ag Industry and for her community involvement throughout the Fountain and Preston areas.

We are honored to have Mary as a part of our F & M team and are confident in her leadership. Get to know Mary in the full Press Release at:

FMcommunity.com/News/post/Mary-Schwarz

Congratulations!



MARY SCHWARZ
Preston Branch Manager |
Ag & Commercial Lender
NMLS: 733128
MaryS@FMcommunity.com
Direct | 507.765.6011

"It has been an honor to work at F & M for the past 17 years. During my time here I've grown my knowledge of banking immensely. I've enjoyed being a part of the community and plan to continue these efforts. And I'm thankful for the leadership who have placed their trust in me. It's been a pleasure to learn and grow over the past 17 years under Dan and Chuck's leadership. I am grateful for the support of not only the Preston team but to all of my colleagues here at F & M. I am honored for the leadership opportunity and grateful for the confidence in my abilities." - Mary Schwarz

#InsideFM

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

Heather Borgen

Where are you from?
Originally Wykoff/Spring Valley. I lived in Rapid City, South Dakota for 2 years and now currently live in Chatfield.

What skill would you like to master?

Golf

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

Someplace warm

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

I really do not have just one band or artist, just anything with a good dance beat.

What motivates you?

Positivity

What skill or talent would you most like to learn?

Photography

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

Grumpy Old Men

What was your first job?

Dairy Queen in Spring Valley, MN



HEATHER BORGEN

Teller
Chatfield Branch



Husband Casey with Grandson Zayden, son Connor, daughter Haley, son-in-law Jameer, youngest son Hendrick & Heather

Ashlee Maker

What is your favorite quote?
"She believed she could so she did"

Where are you from?

Chatfield, MN

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

Outside

What's your go to artist to listen to?

Morgan Wallen

What motivates you?

Positive attitudes

What skill or talent would you most like to learn?

How to bow fish

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

What's Eating Gilbert Grape

Most interesting thing about you is?

I have a red fox lab

What was your first job?

Waitress at care center

Who's someone you really admire?

My parents



ASHLEE MAKER

Teller
Chatfield Branch



Ashlee's boyfriend, Caleb, Ashlee, sister's boyfriend, Dawson, & sister Kaylee

Nicole Henderson

What is your favorite quote?

"A good laugh and a long sleep are the two best cures for anything." - Irish Proverb

Where are you from?

Rochester, MN

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

The beach. Lake or ocean, it doesn't matter!

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

It depends on my mood, but I have music on most of the time

What motivates you?

A sense of accomplishment

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?

The Holiday

What was your first job?

Working at a concession stand



NICOLE HENDERSON

BSA & Compliance Officer
Internal Auditor
Rochester Branch



Nicole with husband, Matt, & son, Maximus (6)

#InsideFM

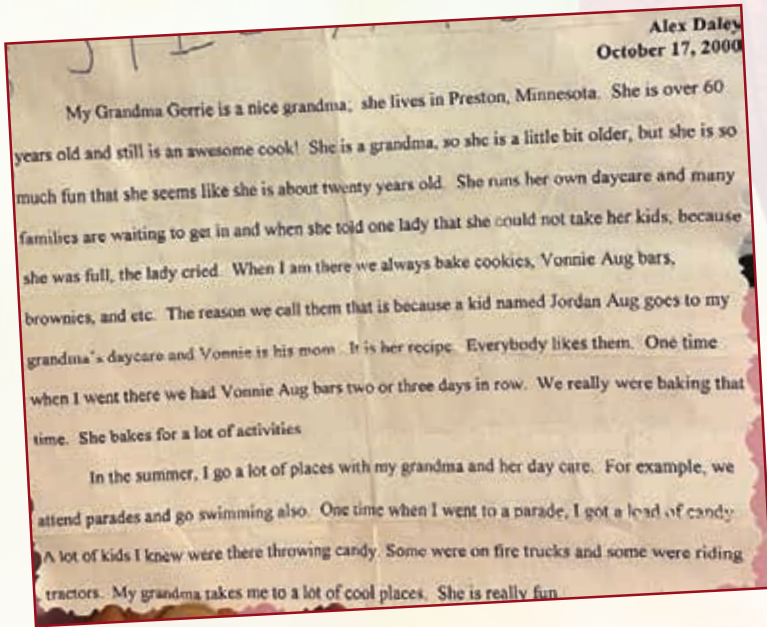
In Preston Vonnie Aug Bars

My wife, Vonnie, was out the other evening with some friends when she ran into our daycare provider of many years, Gerrie, a true community treasure. Gerrie's grandson was with her and when he saw Vonnie, he said "Hi Vonnie Aug Bars!" Vonnie was at first perplexed and confused not recognizing the person and having never been called a "Bar" before that moment. Then it hit [Are] her that the person greeting her was Gerrie's grandson, Alex. Vonnie Aug Bars? What was that all about?

Upon further inquiry with Alex, the reason was revealed. It is best summed up in the article below that Alex wrote about his grandmother when he was 9 or 10. A great tribute to his grandmother. And to Vonnie's unknown baking skills.



CHUCK AUG
President | COO
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Vonnie & Chuck Aug



Chuck's wife Vonnie

*Here's to many more Vonnie Aug Bars!
If only the master baker could remember
what exactly was in those Bars.*

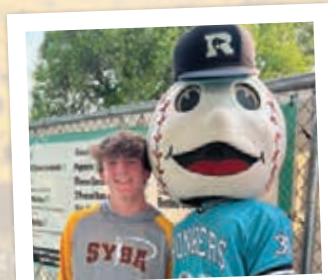
#CommunityMatters



Chris Braendlin with Meals on Wheels recipient Earl McCleary



Rochester Honkers - Team Photo Fun - Chuck Aug, Dan Christianson, Tamsen Leimer, Chris Braendlin, Jim Oeltjenbruns, & Laura Witt



Tamsen Leimer's son Nathan & Slider



ARC Golf Outing - Tamsen Leimer & Chris Braendlin



Miracle Field ribbon cutting with Mayor Norton



Miracle League Field Sponsor



United Way - Laura Witt and Tamsen Leimer



United Way Running Start - Laura Witt

#InsideFM

In Chatfield Summer Traveling

One of my favorite things about summer is the travel. A friend and I traveled to Massachusetts in May. Most of our week was dedicated to Salem and its witch trial history, but we also took the time to go whale watching and visit Boston. We were in Wheeling, West Virginia, in July for a family wedding. My husband, Paul's family is from all over, so it takes an event like this to get us all together. He was able to see family that he hasn't seen since [Autumn] he was 12, and he really enjoyed reconnecting! I was able to do a ghost tour of the haunted Trans-Alleghany Insane Asylum. We recently came back from a trip in Las Vegas for our daughter Sammie's 21st birthday. We're not big gamblers, so we did a lot of sightseeing and people watching. My favorites there were going to see the dolphins (watched a trainer show) and going to The Haunted Museum (both a haunted location and having haunted/curiosity items).



KARI COUSINEAU
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Faneuil Hall Marketplace in Boston



Old City Hall in Boston



Old Town Hall in Salem



Kari at Bewitched Statue in Salem

The Chatfield Branch would like to welcome our new Tellers to Chatfield! Ashlee Maker started in April and Heather Borgen started in May. They both have ties to Chatfield and the area. Stop in anytime to say "hi".

Did you know that F&M Community has Flex Savings Accounts? Some people call it a Christmas or Holiday savings account. You can put up to \$200 in the account a month and it pays out on November 1st. I have had this account myself for 15 years. I'm able to use this account for holiday shopping, but it seems that money comes in handy for other reasons at the end of the year. Stop in or give us a call if you have any questions about it or if you would like to set up one of these accounts. The holidays will be here before we know it!



Dan Root, Chatfield Branch Manager
& Jason Lozenski,
Sunshine Foods Manager

Thanks, again, to everyone who joined us for lunch during Western Days. Your free will offerings combined with the Sunshine Foods match, totaled \$778.40 benefitting the Chatfield Western Days fund.

Upcoming Chatfield Events:

- Saturday, September 17 - Community Shred Day in the Chatfield bank parking lot 11:00am - 12:00pm
- Monday, October 31 - Trick or Treating 2:30 pm – 4:00 pm

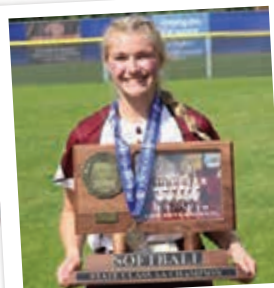
#CommunityMatters



Jaiden, Cindy Zimmerman's daughter, with her Chatfield Softball Team



Chatfield softball team wins Class 2A State. First in school history!



Cindy Zimmerman's daughter, Jaiden, made the All-Tournament team too!



Chatfield Softball Pavillion Sponsorship Collage



1st Game at the Chatfield Softball Pavillion

#InsideFM

In Rochester Anna's Wedding

There have been many proud moments being the father of our two daughters, Anna and Sarah. None higher on the list than the days they were born. Both had great high school years winning lots of volleyball matches (Sarah and her team won a state championship!) and both graduated with honors. The latest proud moment came this past May when I had the honor of walking Anna down the aisle at her wedding!

A little background to that story. Anna graduated from nursing school last year. During school, her "study" partner lived in Rushford and had small kids so it made sense for Anna to go to her. Now, there is apparently some socializing required in the nursing program because somewhere during these "study sessions" she met this guy. Now we heard he was a nice guy and it turns out that was true. We could see them getting closer and spending more time together but were still a little surprised when Luke showed up by himself and wanted to "talk". He must have been raised right as he had come to get our permission to ask our daughter to marry him. After our surprise wore off we happily gave our blessing.

This brings us to this spring. If you recall it was a very cold, miserable, windy spring. They had decided to hold [Is] the wedding ceremony at Luke's grandpa's house in Rushford. Well someone was looking out for them because the day of the wedding was mid 70's, sunny and only a slight breeze! The ceremony went without a hitch (pun intended) and I was able to walk her down the aisle without an emotional breakdown. However, I wasn't able to get through the Father-of-the-Daughter speech without choking up a few times.

The reception was highlighted by a couple of Anna's cousins singing a Disney song to her other cousins who sat in a semi-circle on the dance floor. Now, this sounds really cute, and was, even if all of them are in their 30's and 40's. Darn "kids". We also had a local teacher entertain the crowd with "We Didn't Start The Fire" which seemed to impress the crowd.

It was a very special day for Anna and Luke and we're proud of both of them and happy to welcome Luke into our family and are looking forward to the next chapter.

P.S. We ended the evening with my extended family in my parents' motel room until 2:00 a.m., and they're 88 and 94 years old! Good genes and good times!



JIM OELTJENBRUNS
Senior Lending Officer
Rochester Market SVP
JimO@FMcommunity.com
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Anna (daughter) & Lukas (Jim's son-in-law)



Anna & Lukas' Wedding Ceremony



Sarah (Jim's daughter), Lukas (Anna's husband), Anna (Jim's daughter), Sherry (Jim's wife) & Jim

#SummitClub

Summit Club

Travel with Us



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.

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ALLISON WHALEN

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Cell | 507.993.8688



See an adventure you are interested in?

Connect with one of our
Summit Club Directors today!

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.

Overnight Trip

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

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.



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#CommunityMatters

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Care for Community



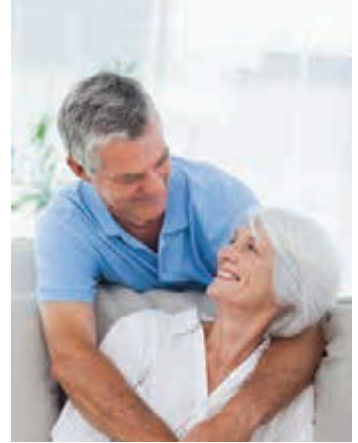
Thanks for being our expert banker!

Congrats!

Plan today to lessen financial burdens for your loved ones



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INSURANCE COMPANY
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Peace of mind is important to all of us, especially when it comes to the financial health and stability of our family. Faced with the many decisions and emotions surrounding a funeral, the last thing your family should have to worry about is how to pay for your final expenses. Proper planning today can lessen the financial burden of a funeral, which can easily exceed \$10,000.

Life is precious and temporary, which is why it is important that your life insurance plan lasts longer than you do.

United Life's Whole Life insurance provides an income tax-free death benefit to help reduce the impact of funeral costs, medical bills, and estate taxes. With policies of \$50,000 or more, benefits may be exercised early if you should become terminally ill or become confined to a nursing home.

Visit with your United Life agent about tailoring a final expense plan to meet your needs. You can select from a number of payment options, ranging from a single premium to ongoing monthly premiums.

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Community Connection Quarterly Newsletter | 2022 Fall Issue

Investments Karma



My wife Sharone and I enjoy our summers and going to baseball games. We have talked often about making it to every Major League Baseball Stadium. At this point, we have been to 7 ballparks, so that means we have 25 to go. I consider this our late-life adventure just like Carl Fredrickson and Russell going to South America in the Disney film UP.

It seems like so often when we attend a baseball game, something different happens or a memory is made in some funny way.



Sharone & Scott Rustad

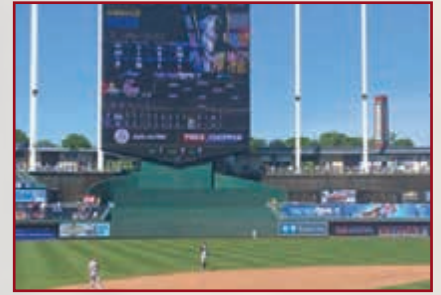
This May we had tickets to a Saturday night game in Kansas City to watch the Twins versus the Royals. While at the ballpark [Calling] prior to the start of the game, we were at our seats and thought we might as well go to the Sunday game as well. I looked up the seats available for the next game and there were some great seats in a section closer to the action

and in potential foul ball territory. It was before the game started so I thought I would walk over and check them out. The seats were not occupied yet so I took a seat and waited for Sharone to glance over at me and give me her nod of approval. I got a little frustrated as I sat there for at least 10 minutes before she was able to take her eyes off her phone and check out where I was!

We went ahead and purchased the tickets for Sunday's game. While watching the Twins it was apparent Sharone's favorite player is Max Kepler! I think it is how he looks in his uniform rather than how well he plays baseball. She said that it would be something if he threw a baseball to her while there. (Dreamer)

So now it's Sunday, a beautiful sunny day for a game and we are in the seats that we picked out the night before. It is the sixth inning and guess who is batting for the Twins.

Mr. Kepler, the (Nice Looking) comments are heard again! At least Sharone is paying attention to the game now and this is where a strange, but funny thing happens! Kepler hits a foul ball that goes straight up in the air and high near the top of the stadium, and then begins to drop right towards us! Everyone in our area is standing trying to possibly catch the ball except Sharone. She surrenders, sits down, and ducks her head! It comes down so fast that no one even touches the ball before it glazes off the bill of her cap, hits her wrist, bounces off her beer, and comes to a stop on her lap! What everyone saw was her beer splashing and the ball landing on her lap. (Good thing it was a 24-ounce beer otherwise someone else may have gotten the ball.) People were congratulating her for getting the souvenir and laughing about how it all transpired. Once the excitement dulled, I looked at Sharone and could see she was not so delighted. Her wrist was in pain and it immediately swelled and bruised up. Off to the First Aid station, we went and she received a lot of TLC for her injury. They even gave her a nice Royals pullover for her inconvenience! As it turned out she did break a small bone in her wrist and incurred some medical expenses.



Ballpark with Dozier



Scott's wife Sharone's Broken Wrist



Max Kepler - Photo by Brace Hemmelgarn

HOW DO YOU LIKE MAX NOW?



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



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MATT QUANRUD

Retired Technology Officer



Matt's Trivia, From the Archives

Original Publication
Summer 2019

Late this past winter and early spring I started on a home improvement project of restoring and refinishing all of our hardwood floors in the second story of our 1918 home, which was my wife's idea. Years ago, we replaced the carpeting and I remember what type of flooring was underneath that old carpet. At the time I thought, why are we covering up hardwood floors with carpet? With a little work these could be beautiful. Well we covered them up, and now over 25 years later decided to rip out the carpet once again and bring back

to life the original hardwood floors. After many hours of sanding, finishing, waxing and buffing three rooms including the walk-in closets are completed! While I was doing this project my wife also mentioned she read an article about the hardwood floors that are used for the NCAA Final Four tournaments. With all of this talk of hardwood floors she thought I should do some trivia about the hardwood floor created for the men's NCAA Final Four Tournament.

Did you know that the NCAA orders four new portable floors every year for the men's and women's regional games and one each for the men's and women's Final Four games? They also ordered a new floor for the Final Four fan fest held at the Minneapolis Convention Center this past March.

Do you know where the wood comes from for these floors? The Maple wood comes from a forest area in Northeast Wisconsin. The planks of wood are sent to a small town in Amasa, Michigan where the company Connor Sports makes the floor panels.

Did you know that it took around 400 panels measuring 4x7 feet and weighing around 180 pounds each to create the Final Four floor used at U.S. Bank Stadium?

Did you know that it takes about six months from the time they are milled to the installation of the floor at a cost of around \$100,000 each?

On an ending note, our home's restored hardwood floors will always remind me of the year the NCAA Final Four tournament was held in Minnesota and won by the University of Virginia, which is in Charlottesville, Virginia where my daughter and her husband live. Those hardwood floors will also remind me of the year my daughter became a Hoos fan!

Matt's Trivia Archives 1982-2022

F & M Community Bank, N.A.

Balance Sheet 6/30/2022

Cash & Due From Banks	9,792,004
Securities	50,680,571
Loans (Net of Loan Loss Allowance)	116,121,186
Other Assets	7,930,598
Total Assets	184,524,359
Deposits	170,316,926
Other Liabilities	737,617
Capital	13,469,816
Total Liabilities and Capital	184,524,359

Missing Word Contest

2022 Summer Winner: Martha Quanrud

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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#InTheCommunity
#SummitClub



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

[RedCrossBlood.org/Give](https://www.RedCrossBlood.org/Give)
**All healthy individuals,
 signup for our final
 2022
 blood drive!**

**OCTOBER 20
 FRIDAY**

**PRESTON
 COMMUNITY ROOM**

**Schedule your
 time to donate!**

Dates are subject to change.