

# F&M *Community* BANK

WE MAKE BANKING **EASY!**<sup>®</sup>

Member  
**FDIC**



## COMMUNITY CONNECTION

Quarterly Newsletter

**Spring Edition**

# A Note from Dan

## New Year Updates

As we start off 2026, things are a little different around work since we had two people retire. I was remiss in not mentioning in the last newsletter that Brenda Reicks and Bruce Rother retired at the end of 2025. Although Brenda retired from her job in the insurance agency (where she'll be missed!), she's sticking around to continue leading the Summit Club. So you'll still see her smiling face. Bruce led our IT department for a number of years and are happy we had his expertise available to us! You maybe never saw Bruce, but his handiwork was evident in keeping our IT systems working. We want to thank them for the fine work they did for our customers and our staff, and we wish them both a happy and healthy retirement!

I just got back from Colorado where I had the opportunity to spend some time with all my kids. Unfortunately, we didn't get a picture of everyone together, but we definitely had fun—especially with the youngest ones! Joel took his first ride on a chairlift and his first runs other than in a learning area. I've included a picture of Carryn guiding him down a run. We all took turns working with him and he seemed to really enjoy it. But I think his favorite thing was the hot chocolate! And was he tired after that! Carryn, Elsie, and I got in a few runs together the first day we were all there. And Elsie and I took some runs through the terrain park (if you watched the Winter Olympics, you're familiar with those). But unlike the skiers and snowboarders at the Olympics, our skis never left the snow. 😊

The snowfall has been sparse in ski country this year. But the day after I left, Breckenridge got dumped on! Jarad created a sliding area for Quinn in their backyard—you can see her smiling face as she glides along in her sled!

And last, but not least, I got to spend some time with Paige (I even changed a few diapers!). It's amazing how children change in their early months and years of life. She's now three months old and can already hold up her head, smile, and giggle. We should all strive to be more childlike.

I'm going to finish up since I missed the deadline for getting in my article (sorry, Laura 😞). I hope your year is off to a good start and that you're staying healthy. Take care.



Joel tucked out



Dan holding Paige



Joel with hot chocolate



Quinn in her sled



Joel and Carryn skiing



The terrain park



**DAN CHRISTIANSON**

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# 40 YEARS IN BANKING

This month, February 2026 marks my 40-year anniversary in banking. After graduating from Mankato State University, now Minnesota State University, in June of 1985 I spent that summer and fall working with my Dad on the farm. It was the first, and only, crop season I was there pretty much from the beginning to through harvest. I had always been there but was always also attending school. It was an experience I won't forget.

Since I had graduated from college, I also applied for a few jobs during that summer and fall but didn't find (or they didn't hire me) the job I wanted. Then in January 1986 I saw a job opening at a small bank in Amboy, MN. On January 28<sup>th</sup>, the day the Space Shuttle Challenger exploded, I had my interview with the Security State Bank of Amboy. A few days after that interview, which included a spelling test that I must have passed, I was offered a job as a loan assistant and started my banking career in February 1986. While there they had me get my insurance license and enroll in my first of four, "Banking" schools. I've taken a couple things from that job that I still use today, including that I now always date and initial any sheet of paper I take notes on. I also still have the coffee cup that the ladies there gave me when I left and I have used it every workday since! Thanks Pat, Dee, Deb and Char.

In March of 1987 I learned that the Amboy bank was being sold to a larger bank from Mankato. This seemed like a good time to check what other opportunities were out there. I answered an ad for a loan officer at the St. Charles, MN office of Eastwood Bank. Two weeks after interviewing I was working there! My time at Eastwood lasted over 28 years, eight in St. Charles as a lender and eventually also the Branch Manager. In 1995 I transferred to a newly built office in Rochester as the Branch Manager/LO. From 1995 to when I left Eastwood in 2015, I eventually managed all three offices in Rochester and ended as the VP/Senior Business Banker-Rochester Market. It's at Eastwood that I really learned banking. I was fortunate to have a great Chief Credit Officer who became a mentor and a good friend. Much of my credit knowledge and skills can be credited to Gerry. He also gave me couple pieces of advice I still use today: "Jim, sometimes it's a good idea to stop and think before you speak" and "pick your battles, small enough to win but big enough to matter".

In 2015, after a change in ownership at Eastwood, Dan and Chuck approached me about helping them open a F & M Community Bank branch in Rochester. I jumped at the opportunity! Here at F & M I started as the SVP Rochester Market. A couple years later I added the Senior Lending Officer duties and a year ago added President and COO to my business card title. F & M offered me the chance to work with, and learn from, my long-time friend I'd met at my second banking school in 1990. Chuck has been another great mentor in my banking career.

## Here's a few other interesting facts and numbers from the past 40 years:

- Security Bank in Amboy was about a \$4M bank. Eastwood was less than \$100M when I started and grew to over \$600M when it was sold shortly before I left and F & M was \$110M when I started, with \$79M in loans and is currently about \$210M with \$151M in loans.
- I broke in four brand new bank branches: Eastwood's St. Charles branch was two months old when I started in 1987. I moved to the Hwy 52 N Eastwood branch when it was built in 1995 and the South Broadway branch when it was built in 2005. And finally, we opened our new F & M Rochester branch in 2023.

Somehow, I went from an inexperienced 22-year-old farm kid to a 63-year-old bank President, married (Sherry) father of two, (Anna (Luke) and Sarah), with two grandkids (Blakely, 3+, and Cooper, almost 2)!

*Banking has changed a lot in the past 40 years, and I've been lucky enough to work for some great organizations and owners and with too many great co-workers to try and mention. I look forward to the next\_\_\_, well let's take the next years as they come and I'll keep enjoying what I do!*

## Quick Facts

- 40 years in banking
- 4 brand - new branches opened
- From \$4M to \$210M Institutes
- 2 daughters, 2 grandkids

## Mentor Quotes

"Sometimes it's a good idea to stop and think before you speak"

"Pick Your battles - small enough to win, but big enough to matter"

## Career Timeline

- 1986 - Security State Bank of Amboy
- 1987 - St. Charles Eastwood Bank
- 1995 - Rochester Eastwood Branch
- 2015 - Joined F & M Community Bank
- 2023 - New Rochester F & M Branch Opens



**JIM OELTJENBRUNS**  
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# Spring is in the Air

## Important Considerations for 2026

for Multi-Peril Crop line of business

### Increased premium support for individual coverage

- 75% Coverage and lower +5 percentage points (max 80% subsidy)
- 80% and 85% +3 percentage points

### SCO enhancements

- Increased premium support (2026) and coverage levels (2027)
- Those who elect ARC at FSA are now eligible to also purchase SCO and/or ECO
- Increased premium support

### Increased reference prices for ARC and PLC



Bottom Line: You can increase your coverage levels for about the same premium as 2025

## Spring Home Maintenance Tips

- ✓ Clean gutters and downspouts so spring rain doesn't overflow near your foundation.
- ✓ Check fire extinguishers—shake to remix the contents, confirm the gauge is in the green, and recharge if needed.
- ✓ Test smoke-detector batteries and your sump-pump backup; install a backup if you don't have one.
- ✓ Complete recommended water-heater maintenance.
- ✓ Inspect supply lines for washers, ice makers, refrigerators, and dishwashers for leaks or wear.
- ✓ After turning on outdoor water, check all valves and spigots for leaks.
- ✓ Clean the dryer vent, behind and under the dryer, and the exhaust duct.
- ✓ Before using your AC, clear the drain lines and replace the air filter.
- ✓ Have your furnace or boiler cleaned and inspected annually.



## REMINDER

Spring Seeded Multi-Peril Crop Insurance

Sales Closing Date: March 16, 2026

Contact us today to review your options!



Check actuals for details. This institution is an equal opportunity provider and employer.



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"Spring is in the Air" she sang to the tune of the John Paul Young Yacht Rock classic from 1977. No wait, the lyrics are actually "love" is in the air!

♪ Spring is in the air  
Everywhere I look around  
Spring is in the air  
Every sight and every sound

And I don't know if I'm being foolish  
Don't know if I'm being wise  
But it's something that I must believe in  
And it's there when I look at the skies . . . (I mean, your eyes)  
Whatever!

♪ Spring is in the air  
In the whisper of the trees  
Spring is in the air  
In the thunder of the seas

And I don't know if I'm just dreaming  
Don't know if I feel sane  
But it's something that I must believe in  
And it's there when the breeze calls my name

Bap dah, dah, bap dah dah ♪

# F & M Welcomes Samuel Rustad as Financial Advisor

I am pleased to share exciting news with our clients and community. F & M Community Bank is welcoming Samuel Rustad as our newest Cetera Investment Services Financial Advisor – and I am especially proud to introduce him not only as a colleague, but also as my son.

Sam has recently completed his insurance and securities licensing exams and is now fully licensed to provide insurance, investment, and advisory services. He joins our investment team alongside me and Investment Advisor John Horntvedt, helping us continue to grow our ability to serve clients throughout the area with thoughtful financial guidance and personalized service.

Sam is a graduate of Fillmore Central High School and went on to earn his degree in Business Marketing from Winona State University. Over the years, I have watched him develop a strong work ethic, a genuine interest in helping others, and a relationship-focused approach that fits perfectly with how we serve our clients.

Sam will be based in our Preston office, and I invite you to stop by the Preston office to meet Sam. He is looking forward to introducing himself, learning more about your goals, and serving as part of your local financial team.

## Welcome Sam!



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*Sam with his mom, Sharone, pictured with his softball team*



# SPRING Anniversaries

4 YEARS



**Nicole Henderson**  
BSA & Compliance Officer | Internal Auditor

7 YEARS



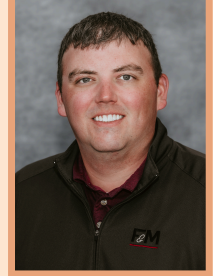
**Chris Braendlin**  
VP | Commercial Lender

9 YEARS



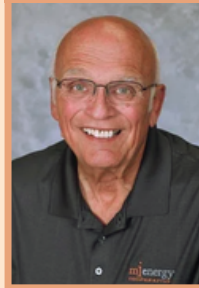
**Daniel Root**  
VP | Chatfield Branch Manager

9 YEARS



**Nate Askelson**  
Credit Analyst | AVP

18 YEARS



**Ronald Stevens**  
Real Estate Appraiser

21 YEARS

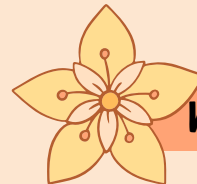


**Mary Schwarz**  
Preston Branch Manager | Ag & Commercial Lender

AWESOME WORK



#INSIDEFM



WEAR RED FOR WOMEN

## F & M COMMUNITY BANK, N.A.

12/31/2025

Cash & Due from Banks	8,225,993
Securities	41,036,019
Loans (Net of Loan Loss Allowance)	150,500,320
Other Assets	13,799,665
<b>Total Assets</b>	<b>213,561,997</b>
Deposits	185,040,921
Other Liabilities	11,572,771
Capital	16,948,305
<b>Total Liabilities and Capital</b>	<b>213,561,997</b>

77M Employees

Went red for a cause and showed up strong for National Wear Red Day. Staff wore RED, and together we collected donations to support the fight against heart disease.



# SUMMIT CLUB events

"The Normandy & Gems Seine River Cruise was beyond amazing! This was our first trip with F&M Summit Club. It was well organized from our bus ride to and from the MSP airport to Paris France, 12 days of exceptional care and a lifetime of memories. The people and culture, the food, the daily shore excursions of beautiful France, it was all wonderful. Our fellow travel companions were another great highlight to our trip. A friendly bunch of good people! We will definitely take another trip through F & M Summit Club."

-Brenda & Jay B

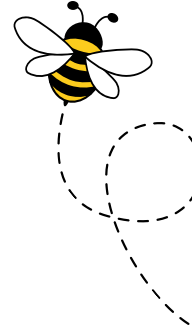
Thoughts from a fellow traveler



## DAY TRIPS:

### Chanhasen Dinner Theatre

WHEN: Wednesday, June 3rd  
 DEADLINE: Friday, May 1st  
 COST: \$159/person  
 DEPART TIMES:  
 PRESTON F & M - 8:30 AM  
 FOUNTAIN HISTORICAL - 8:40 AM  
 CHATFIELD F & M - 8:55 AM  
 ROCHESTER F & M - 9:40 AM



**BRENDA REICKS**  
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Collective Unconscious



### Chatfield Center for the Arts

WHEN: Saturday, May 9th  
 TIME: 7 PM - 9 PM  
 DEADLINE: Thursday, April 9th  
 COST: \$55/person\*\*includes ticket & meal  
 \*\* Join us at 5:00 pm for a pre-concert gathering and meal at the Chatfield Center for the Arts

## Summit Club Directors



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# WALKING CLUB SUMMER KICKOFF

Get your walking shoes out of the closet and join us beginning the first week in June for the summer!



### When & Where:

- Tuesdays • 8:15 AM — Preston Trailhead, Preston
- Wednesdays • 8:30 AM — Skate Park Entrance, Mill Creek Park, Chatfield

why join?

- ✓ Meet people
- ✓ Start the day strong
- ✓ Enjoy the morning

## Tips While Traveling

2 GALLON ZIP LOCK BAGS WORK WELL FOR TRAVEL CUBES. GET ALL THE AIR OUT AND IT COMPRESSES YOUR CLOTHES!

DIRTY CLOTHES WEIGH MORE, DON'T OVERPACK THAT SUITCASE

EXCHANGE AN OUTFIT OR TWO WITH YOUR TRAVEL BUDDY IN CASE YOUR LUGGAGE GETS LOST OR DELAYED

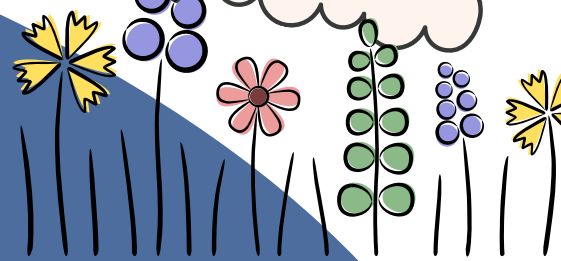
PUT AN OUTFIT IN YOUR CARRYON



Interested in our **NEW ENGLAND FOLIAGE?** trip?

It's not too late to sign up!

**Sept 19 - 25, 2026**  
 Country Inns of Vermont,  
 New Hampshire and  
 Massachusetts



# YOUR SPRING FINANCIAL WELLNESS REFRESH: A SIMPLE CHECKLIST

Just like we tidy up our homes this time of year, spring is the perfect moment to give your finances a quick refresh. A few small steps now can help you stay organized and confident heading into summer.



## Review Automatic Payments

Look over subscriptions, streaming services, and recurring bills. Cancel anything you no longer use.

## Check Your Credit Report

You get one free credit report every year — use it to catch errors early and protect your financial well-being.

## Set a Savings Goal for Summer

Whether it's a family trip, home project, or building your emergency fund, a clear goal makes saving easier and more motivating.

## Refresh Your Passwords

A quick password update adds an extra layer of security, especially for online banking and email accounts.

## Update Beneficiaries & Contact Information

Life changes — make sure your accounts, retirement plans, and insurance policies reflect your current wishes.

