



Community Connection

Q U A R T E R L Y N E W S L E T T E R



Welcome to our first newsletter of 2018!

I had mentioned in my last article that we are in the process of rebranding. You'll find that our logo/wordmark has changed and that is being utilized in this newsletter. In addition, we're transitioning the responsibility for the newsletter to Allison Whalen and Misty Sass from Carole Bond (hats off to Carole for her years of commitment to the newsletter even after her retirement!). So I'm sure you'll see some changes in the newsletter just because we have someone else coordinating everything for us. In addition to that change, we've gone to full color and added four more pages – more for you to learn about F & M and our staff! We hope you enjoy the changes! If you have any comments, please be sure to share them with us so that we can be sure we are doing our best to connect with you.

If you've ever been involved in a rebranding transition, you know it's a challenge. We need to figure out all the items that have our logo on them and have new ones created. I'm sure we'll miss something along the way, but we plan to do most of this on a "rolling" basis rather than all at once. That allows us to spread out the workload and work with all the [yourself] vendors in getting things done on a more reasonable basis.

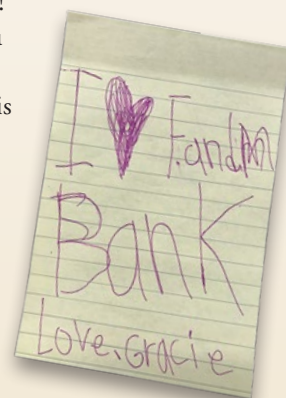
As part of our rebranding, we're also updating the insurance agency and Summit Club logos. This allows us to create some uniformity with everything. A big task, but certainly worth it!

I mentioned in the last article that we had some milestone family events in December. You'll find a picture of my mother on her 90th birthday with the rest of our "bank advisory board" – quite the motley crew (other than my mother, of course)!



And Alyssa, our oldest, was married to Dave Wray on New Year's Eve—there are also a couple pictures from that. We had a lot of fun even if it was, literally, 100 degrees colder than the day Tami and I were married! With enough people, you can warm up an old warehouse in Minneapolis no matter what the temperature!

It was certainly an eventful week!



While I was working on this article, Allison Whalen's daughter, Gracie, brought me some artwork which I am proudly displaying in my office. We sure hope you all love F & M like Gracie does!

Happy Spring!

Spring 2018

March • April • May

Daniel M. Christianson
Chief Executive Officer/Chairman of the Board
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We won the Holiday Lighting Contest for 2017 by collecting the most Fillmore County Food Shelf donations from staff and the community, 1 item = 1 vote. Together, all of the businesses participating in the contest collected 350 lbs of food, all donated to the Fillmore County Food Shelf! Misty Sass and Jenny Niemeyer created our outdoor winter wonderland.

Misty



Jenny



HALO Happenings

“HEALTHY ACTIVITIES FOR LIFELONG OPPORTUNITIES”

The F & M HALO (Healthy Activities for Lifelong Opportunities) Committee meets regularly to promote healthy living activities for the F & M staff, their families and the local communities. The current members of the committee are Dan Christianson, Allison Whalen, Mary Schwarz, Jenny Niemeyer, Brenda Reicks, and Erik Topness.

Some notable events the HALO Committee has organized in the past: a dietitian from Olmsted Medical spoke to the F & M employees about healthy eating; we partnered with Fillmore County Public Health to offer free radon test kits and information to employees and customers; and again, along with Public Health we sponsored a Free Health Screening in Preston and Chatfield. The HALO committee has also provided employees with Garmin activity trackers to support step/activity challenges for employees. A great incentive to exercise and stay fit!



The HALO Committee also organizes monthly “Jeans Days” to support local charities. F & M employees pay to wear jeans on the first Friday of every month, and the bank matches those donations dollar for dollar each time we donate. In February, we dressed in red to support the American Heart Association’s Go Red for Women movement. In March, we will be wearing

jeans in support of the Gift of Life Transplant House located [Love] in Rochester. In April, we will be “going green” by supporting Preston Pride Clean-Up Day on April 21st. In addition, F & M is sponsoring a Free Paper Shredding Event that day in Preston and Chatfield (see details on page 12), encouraging everyone to Reduce Reuse and Recycle!

Be sure to watch for “HALO Happenings” in upcoming Community Connection Newsletters, and we invite you to join us on our quest to enrich the lives of our employees, customers and communities we serve!



Dan



Allison



Mary



Jenny



Brenda



Erik



Important Dates

April 17th - Tax Day, IRA Contribution Deadline
May 28th - Memorial Day (Bank Closed)



Private (PV2) Paul Cousineau IV (or, as we know him, PK), is the son of Paul and Kari Cousineau. Kari is the Head Teller in our Chatfield Branch. Kari has worked for F & M for 11 years, so we have all seen PK grow into the amazing young man he has become.

PK graduated from Chatfield High School in 2015, and studied Criminal Justice at Fox Valley Technical College in Appleton, WI after graduation. He will continue his education at FVTC after his stint in the Army. He has previously worked security at Fox Valley Technical College and was a Correctional Officer in the Green Bay Correctional Institution. He is currently in Active Duty Training at Fort Sill, OK and is 5th generation US Army. He completed his basic training at Fort Leonard Wood, MO and is

working as a Patriot Fire Control Enhanced Operator/Maintainer.

According to goarmy.com, a "Patriot Fire Control Enhanced Operator/Maintainer operates and maintains one of the world's most advanced missile systems – Patriot; the center piece weapon system of the Army's air defense mission against multiple air threats to include ballistic missile, cruise missiles, and aircraft of all types. The 14E is responsible for operating and maintaining the five major parts of the Patriot Fire Control system: Radar Set, Engagement Control Station, Electronic Power Plant, Antenna Mast Group, and Battle Command Post. The 14E Soldier is also responsible for identifying, tracking, and combating those identified threats using a technology advanced interceptor missile that is capable of destroying enemy air threats at a moment's notice." Also according to goarmy.com, PK's job duties include: being "responsible for the movement and placement of the Patriot Fire Control systems in various locations and environments; to operate the Patriot Fire Control electronic, hydraulic and mechanical components; to perform maintenance on radar, engagement control, target-identification, and communication systems; to evaluate intelligence and identify targets; to perform real-time status reporting during combat; to engage identified enemy targets threatening friendly forces; and to establish and maintain digital, radio, and wire communications networks."

We sincerely thank PK for his service to our country, and are grateful to all those in the armed forces who put their lives on the line for us every day.

Dan Christianson's 60th Birthday



*Best Wishes
On Your Retirement!*

Elinor Tienter

38 Years of
Community Banking

We will miss you Elly!

HAPPY ANNIVERSARY!

We're proud to have you on our team.

Elinor Tienter 38 years
Dianne Ruud 35 years
Brian Aberg 20 years
Carol Throckmorton 19 years
Kari Goldsmith 15 years
Scott Rustad 14 years
Mary Schwarz 13 years

Deb Vonwald 3 years
Stacy Every 3 years
Tami Larson 2 years
Jana Janosik 2 years
Laura Witt 2 years
Nate Askelson 1 year

Rochester's Recipes

Brian Poch from the Rochester office writing to you again. Just a heads up, if they keep asking me to write the Rochester column... you're going to get FOOD! Food is the best thing to bring everybody together. This time around, I am going to share with you a favorite of mine for this time of year. You still want the comfort foods of winter and yet we're all looking towards spring. This will cover both!

For many years I enjoyed the food, ambience and staff at Michael's Supper Club in downtown Rochester. It was a sad day for Rochester when those doors closed for good. Many memories as a kid going with my mom and dad, prom and school dances, my first Beefeater martini celebrating my 1-year anniversary at the Post Bulletin, business lunches, Tom & Jerry's at Christmas and finally...taking my own kids there for the final night of business! The food was always great, the long-time staff (like F & M) cared deeply and knew you by name. We always stayed a bit longer because we enjoyed our time there. I loved Michael's for their steaks, but they had one thing on their lunch menu that was a favorite of mine. They called it the "Michaelwich". Rather than reinventing the wheel, I have replicated this recipe for home use and I think it's pretty close. My wife and kids love it and it takes me back to the comfort and charm of Michael's. Our family loved that place and I am happy my kids got to experience it! In fact, the last night we were there a lady



from the next table came over and gave us a gift certificate she was unable to use. She told us our kids were so well-behaved and this was her treat. Wow, it was a good thing she didn't see how we do supper at home!

So, here's my recipe, plain and simple:

- Make your toast, one slice per sandwich (bread selection is up to you)
- Place a layer of chicken salad on the toast (make to your liking, or buy at deli)
- Place a couple slices of ham (sandwich sliced, deli too)
- One pineapple ring on top of ham (we use right from the can)
- Slice of baby swiss cheese (again...the deli)

After you build it, place under the broiler for a little bit to melt the cheese. Then dig in... simply delicious! This should bring a little comfort to end the winter and the pineapple will jumpstart your spring. Next time...get ready for a picnic favorite that will have all your friends asking for more and begging for the recipe!



Brian Poch

*Business Development
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F & M Chatfield



Dan Root

*Vice President,
Branch Manager*

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Believe it or not, spring is around the corner. We will soon be enjoying the nice spring weather which will bring the start of field work and before we know it crops will be emerging. It always amazes me how fast we can get the crops planted and how fast they emerge. Although, it does not look like spring right now after we just got done with a round of rain, snow and ice! I always look forward to spring. I enjoy working in the fields, planting a garden, mowing the lawn and just about any other outdoor activity. Spring also means one of my favorite things to do in the summer is just around the corner - Walleye fishing! I enjoy our summer trips to Leech Lake, Lake of the Woods and any other lakes we may venture to. I will soon be getting the boat out of storage, changing the oil, cleaning it up and making sure all the tackle and fishing rods are ready to go.

As you can see, there are a lot of fun summer activities for you to enjoy. But, some of these activities require a little financial help. We in Chatfield are here to do just that - lend a hand! Make those dreams a reality, give us a call and let us see how we can help. I wish everyone a fun and safe spring as you all start the process of enjoying the outdoors whether it is work- or play-related. Take care and we look forward to helping you with whatever your needs may be.

Christmas Suspicion

I always have trouble buying Christmas presents for my wife. We are at the age where we have most everything we need and a few wants. I always miss the signals and hints she sends as to what she wants and I forget the outright statements she makes as to what she desires. So you can imagine my relief when she told me a few weeks before Christmas "I want a hot water heater and water softener for Christmas". Now that is something a man is not going to forget. So practical and something that benefits me, too. How lucky can one man get?

The only issue was that I had only a few weeks to get arranged. I talked to our plumber and they agreed to get installed before Christmas. And lo and behold, they did so the Friday before Christmas. They got it in place while Vonnie was at work so she had no idea. We rarely go to our basement and with these items located in the basement, it should be no problem keeping this a secret until Christmas morning. I pulled it off.

Our basement entrance is located in our kitchen. Now, on Friday after Vonnie and I returned from work, Vonnie mentions there was some dirt and sawdust on the floor by our basement door. She wondered where it came from. Now, my wife is the type that any loose crumb or speck of dirt causes suspicion as she is very clean and orderly. I had noticed this disturbance but figured it came from the plumbers install. Not wanting to ruin the surprise, I naturally blamed the dirt on our friend who I said "must have stopped by today when we were gone". Hmm, she was skeptical but seemed satisfied.

Saturday morning she tells me "Now, if you get down on the floor and the light is right I swear you can see tire marks". I knew it was tire marks from the cart used to deliver her Christmas presents. I simply say she must be imagining it. A few minutes later she says "I found some more dirt in the back room and smudge marks, too. I wonder what happened here!" Now her tone is reaching the point where accusations of my sloppiness are coming next. This is no way to start the Christmas weekend. So, I did the honorable thing [the] and spilled the beans. I told her she is quite the dirt detective and she had solved the Christmas mystery of her gifts.

We have very soft, hot water now. All the better for cleaning the tire marks off the floor.



Charles Aug

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Chief Operating Officer
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Aberg's Acre

I can tell I am getting older as I am living in the past more and more these days. I remember back in 1981 purchasing a new JD 4440 for an outrageous price of \$26,000. The first thing I did with this big tractor was to take a load of oats to town to have them cleaned to use for seed. I remember plowing with this new tractor pulling a 6-bottom plow and then opening the door to listen to the engine and see a little bit of smoke rise above the exhaust pipe. It didn't get any better than this.

The hydraulic seat was great, the cab was quiet and air-conditioned and it even had an AM/FM radio! What more could I ask for? Of course, I had to add some improvements like front fenders, an add on fuel tank and a CB radio. The 4440 was a great tractor and gave me many years of trouble free service.

When dad was getting close to retiring he traded his 7800 for a 4440 for tax reasons. I couldn't believe how hard that quad range shifted. The muffler and air cleaner really blocked my vision. The cab was small. Where is the front wheel assist? This can't be the same tractor that I thought needed no improvement. I guess I am spoiled by the newer tractors.

Now, restored tractors from the 70's are bringing good money as farmers my age (old!) believe buying the tractors we grew up with would make us young again. No such luck. Although I would like a nice JD 4020 or IH 1256 to relive my youth.

Have a great spring.



Brian Aberg

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F & M Summit Club News

Well, we can't believe we are already into the new year! We are really looking forward to warmer weather and getting together with our travelers! We have several fun events in store for 2018, and are already starting to plan for 2019. This year, we'd like to open up the Summit Club to any bank customer that would like to travel with us. If you don't know what the Summit Club is all about, we invite you to call any branch or email us at summitclub@fmcommunity.com to get on our email list and always be in the know about upcoming events and trips. We are trying new things in addition to our traditional day trips and if there's something that you think would be interesting or fun, be sure to let us know!

In January we changed up our Chilly? Chili! event a bit and hosted a Chili and Soup Cook-Off. We had a lot of fun (as you'll see), so look for us to do something like this [as] again in the future if you were unable to join us!



Following the cook-off, we went to JEM Theatre in Harmony to take in the new movie "Jumangi", an action-packed, funny adventure and a great spin-off of the original. In March, Brenda and Allison will be traveling to Branson, MO for a conference hosted by Heritage Clubs International to hone their leadership skills, make some travel connections and learn how to continue to improve the Summit Club. Looking forward to sharing this education with all of you as we plan events for the remainder of 2018 into 2019. Happy Spring and safe travels!

We also took a trip in December to Chippewa Falls, WI, to see the Jail Bailers Christmas Show. And here is a picture of one of our travelers being "arrested" for stealing!



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Allison Whalen
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Misty Sass
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Sarah Miller
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Be sure to "like" our Facebook page, sign up to receive Summit Club emails at summitclub@fmcommunity.com, and check at each bank location for notices of any upcoming events.

Saturday, March 24th – Tonic Sol Fa

A ground-breaking a cappella ensemble from Minnesota, Tonic Sol-fa has been in constant development since their formation two decades ago. TSF stands as one of the leading forces in the world of vocal music with Emmy Award winning arrangements and multi-million selling compositions.



Their original songs, arrangements and albums have won numerous contemporary a cappella awards (Best Pop Album, Gospel Song and Christmas Original) and have been featured on television and in movies and have garnered numerous positive national reviews.

\$2.00 discount for bank customers with the code Summit2. Doors open at 6pm, concert at 7:30. Call to reserve your ticket at 507-884-7676 or order online at <https://www.chatfieldarts.org/performances>.

Saturday, April 21st – Pet Sounds: A Beach Boys Tribute with Collective Unconscious

Collective Unconscious has grown from humble roots to become one of Minnesota's premiere groups. There will be a 24-member orchestra on stage with Collective Unconscious, making this a truly unforgettable show. Doors open at 6:00, concert begins at 7:30. We invite you to join us upstairs before the concert for a meal catered by B & B Bowl and exclusive for our F & M customers! Give us a call at any bank location to reserve your ticket! Sign up deadline is Thursday, April 5th. The cost is \$30.00 per ticket which includes a private pre-concert meal and drinks.



Sunday, April 29th – Jersey Boys

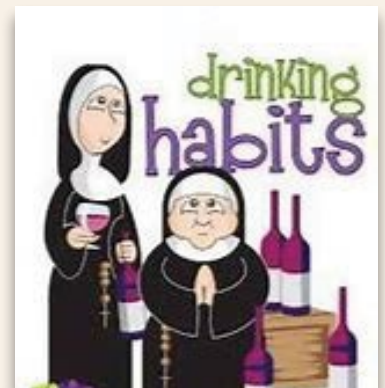
We have sold out, but stay tuned for more trips to the Orpheum. We will stop at Butcher and the Boar in Minneapolis for lunch and beverages in their Beer Garden before heading to this award-winning show. Looking forward to a fun day away!



Wednesday, June 6th – DayTrippers Dinner Theatre “Drinking Habits”

All heaven is about to break loose at the Sisters of Perpetual Sewing. Just don't tell that to their tee-totaling Mother Superior! For years Sister Philamena and Sister Augusta have been making grape juice for the poor and have also been making wine to earn money to keep the convent afloat. When the wine unexpectedly wins a \$500,000 prize, local reporters go undercover as a nun and priest to investigate. Their presence spurs paranoia throughout the convent that spies have been sent to shut them down. The Sisters will keep us in stitches as they run their secret wine-making industry.

Reservation deadline is May 21st. \$89/person Departure times: F & M Preston 8:15am, Fountain Historical Center 8:30am, F & M Chatfield 8:45am, F & M Rochester 9:15am.



Friday, July 13th – Rochester Civic Theatre “Ring of Fire”

Dinner before the show at Whistle Binkies on the Lake. Stay tuned for more details!



Sunday, July 15th – Minnesota Twins vs. Tampa Bay Rays

Our annual trip is scheduled, and it's always a fun day, win or lose! Reserve your spot on the bus by Friday June 15th. Game time is 1:10pm, depart Preston at 9am, Fountain at 9:15am, Chatfield at 9:30am and Rochester at 10:05am. Stop in, email or [you] call any branch to sign-up, \$59 for F & M customers, \$69 for non-customers includes ticket, transportation and gratuities.



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.

Chilly? CHILI!



Preston Cook-off Contributors from R to L: Allison Whalen, Holli Wingert, Brenda Reicks, Cory Poncelet, Cherrie Brink, Matt Quanrud, Misty Sass, Jenny Niemeyer

Thanks to everyone who attended our annual Chilly? Chili! Day at F & M Community Bank. We switched it up this year and decided to host a chili and soup cook-off between F & M staff members. It was so much fun, we can't wait to do it again next year! We had 8 entries in Preston and 5 in Chatfield, and the bank donated \$10 per entry to the Fillmore County Food Shelf, in addition to the donations we collected from staff and [love] customers that day. We would like to congratulate our winners: in Preston, Jenny Niemeyer and her Chicken Wild Rice Soup and in Chatfield, Tami Larson and her White Chili. We have included their recipes for all to enjoy!

Chicken Wild Rice Soup – Jenny Niemeyer

(4 batches to fill a roaster)

1 C onion, chopped	2 C wild rice, cooked
2 celery ribs, cut in pieces	2 C half & half
2 carrots, diced	2 C chicken, cooked
½ C butter	1 tsp. parsley flakes
½ C flour	½ tsp. ea. salt & pepper
4 C chicken broth	¼ tsp. basil
Water chestnuts, optional	

Melt butter, sauté onion, celery, & carrots until onion is transparent. Reduce heat. Blend in flour. Gradually add broth. Bring to a boil, boil 1 minute. Reduce heat, add rice, chicken, parsley, basil, salt & pepper. Add cream slowly until well blended. Simmer for 20 minutes. DO NOT BOIL! Serves 10-12 people. Have plenty of half & half on hand as this thickens to almost hot dish consistency. Freezes well.

White Chili – Tami Larson

3 cans (15 ½ oz) great northern beans – rinsed	1 ½ tsp white pepper
3 cups cubed chicken breasts	3 garlic cloves
1 jar (15 oz) alfredo sauce	1 cup sour cream
1 ½ cups frozen corn	1 TBL ground cumin
1 cup (8 oz) shredded monterey jack cheese	2 cups chicken broth
1 cup (8 oz) shredded pepper jack cheese	1 ½ tsp cayenne pepper

Add all the ingredients together in a crockpot until warm and enjoy!



Our expert panel of Cook-Off Taste-Testers in Preston



Cherrie Brink

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Brenda Reicks

Agent
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Dan Root

Vice President,
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2018 Multi-Peril Crop Insurance

F & M Insurance Services is once again offering multi-peril crop insurance through Rain and Hail: a company with exceptional claims adjusting experience and financial ability to pay your claim. Would you like an agent that is located near you and able to meet with you on your turf? There is coverage available to fit your operation. Call us so that we can work together determining the best program to manage your risk.

Important 2018 Reminders!

March 15: Any transfers, changes, additions or deletions to your policy must be made in writing by 3/15/18.

Do not cancel a crop contract just because it will be rotated out this year.

Are there any optional coverages that you would like to elect this year? **NOTE: Optional coverage items do not transfer from one company to another.**

Have all changes in marital or business status been reported? (e.g. marriage, divorce, death, creation or dissolution of a partnership, corporation, LLC, trust, joint venture, etc.) Reporting this information is required by the government. If the correct information is not provided for everyone in your operation, **YOUR POLICY WILL BE VOID!**

Earliest Planting Dates:

- Corn: April 11, 2018
- Soybeans: April 21, 2018

Final Planting Dates:

- Corn: May 31, 2018
- Soybeans: June 10, 2018

Prevented from planting: You must notify us within 72 hours of when you determine you will not be able to plant!

Replanting: Call us first! We need to get you approved **BEFORE** you replant!

Can You Put a Price on Your Peace of Mind?

Put your mind at ease with crop insurance from your local, trusted agent and Rain and Hail. With Rain and Hail, you can count on:

- A proven record of service
- Unmatched financial stability
- A full-range of products and services
- On the ground, localized service
- The latest technology

Rain and Hail

A Chubb Company

This institution is an equal opportunity provider and employer.

For details contact:

F&M INSURANCE
SERVICES

Insurance Services

Dan Root, Chatfield • 507-867-1605
Cherrie Brink, Preston • 507-765-3387
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HSA's and Planning Ahead...

Health care needs and their related costs can be hard to plan for. If you have a high deductible health plan, consider opening a Health Savings Account. The money you put in this year doesn't have to be used this year — it stays in place until you need it.

How an HSA works

To qualify for an HSA, you must have a high deductible health plan and be under age 65. An HSA allows you to save tax-free dollars to use for out-of-pocket medical expenses, such as eyeglasses, braces, hearing aids and acupuncture treatments, to name a few. A long list of health-related services and costs are allowed by the IRS and the list is available online at irs.gov/publications/p502. Your HSA is also an excellent way to save for retirement as the money in your account continues to grow tax-free, year after year.

F&M Community Bank HSA

At F & M Community Bank, Health Savings Accounts work like a regular checking account. You can either write a check or use your debit card to pay for qualified medical [would] expenses. Statements can be mailed or viewed online, and you'll receive a year-end report for tax purposes.

HSA account features

- No Minimum Balance
- Free Debit Card
- Earns Interest
- Free Online Banking
- Monthly e-Statements
- Year-End Report

If you would like to open an HSA, stop in at your local F & M Community Bank.

2018 limits for IRAs, HSAs and HDHPs

The IRS has announced the following contribution limits for 2018:

Traditional and Roth IRAs

\$5,500 Regular
\$1,000 Catch-up (age 50 or older)

Health Savings Accounts

\$3,450 Individual
\$6,850 Family *
\$1,000 Catch-up (age 55 or older)

High Deductible Health Plans

In addition, the 2018 minimum annual deductible amounts for high deductible health plans (HDHPs) are as follows:

\$1,350 Individual
\$2,700 Family

* The Tax Cuts and Jobs Act, enacted in December 2017, created a number of changes for tax-advantaged savings arrangements, including IRAs and HSAs. On March 5th, the IRS announced another change that there will be a reduction in the previously-announced 2018 annual HSA contribution limit available to those with family health insurance coverage.

Effective immediately, the 2018 annual HSA contribution limit for family coverage will drop from \$6,900 to **\$6,850**. This adjustment in the contribution limit is described in IRS Revenue Procedure 2018-18, contained within Internal Revenue Bulletin 2018-10
<https://www.irs.gov/pub/irs-irbs/irb18-10.pdf> (page 400).

If you have already contributed the previously-announced maximum contribution limit of \$6,900 for 2018, you have now created an excess in their HSAs based on the newly-announced contribution limit of \$6,850. Please contact us immediately if so.

F & M Investments

Tax Season means IRA TIME



Scott Rustad
Registered Representative
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I'm sorry if I repeat myself every year, but not really.... Make sure you contribute to your IRA!

You still have time to make that 2017 IRA Contribution! You have until **April 17, 2018**. Contribute today to a Traditional IRA or Roth IRA and take advantage of tax-deferred growth or tax-free growth! Traditional and Roth IRAs are popular and powerful vehicles to help save for retirement. Do something good for yourself and get that retirement savings working for you. Call me to see which IRA is best for you.

"He who hesitates is poor" - Mel Brooks

Securities offered through Cetera Investment Services, LLC, member FINRA, located at F & M Community Bank. Cetera Investment Services, LLC and F & M Community Bank are not affiliated.

Not FDIC Insured. Not a Bank Deposit. No Bank Guarantee. May Lose Value

Matt's Trivia

This edition's trivia is about the 2018 Winter Olympics. Some of the answers may not be available or up to date since this was written before the Winter Olympic Games were over, but some fun facts anyway!

What do the five rings of the Olympic symbol represent? The five continents of Africa, Asia, Australia, America and Europe.

How many torch bearers carried the Olympic torch from Olympia Greece to Pyeongchang South Korea? The answer is 8,005.

Shawn White of the United States won his third gold medal in the men's snowboard halfpipe. That gold medal represented what number of gold medals that the United States has won in the history of the Winter Olympics? 100.

What country won the most medals at the 2018 Winter Olympics? Well I am guessing Norway. This may be wrong, but at the time of this writing they had a lead over Germany 29 to 23.



Matthew Quanrud
Technology Officer
mattq@fncommunity.com

How many countries and athletes were represented at the 2018 Winter Olympics? The answer is 92 countries and 2,952 athletes. They competed in 102 events across 15 different sports.

Did you know there were 31 states that sent athletes to the Olympics? But my favorite part is that Minnesota sent the third most athletes. Colorado sent 31, California sent 22 and Minnesota sent 19.

It is reported that the U.S. could have its' lowest medal count in 20 years. And according to Sports Illustrated, a U.S. athlete finished 4th, 5th or 6th 24 times during the first 11 days of the games. So did the U.S. end up having its lowest total medal count since 1998?

And finally, who is the most accomplished skier in U.S. history? Lindsey Vonn. And you guessed it, she is from Minnesota. Did she win the Gold medal in the women's downhill?

You could be a winner in the NEW...

"Finish the Quotation" contest

We have hidden a quotation or adage in this issue of the F & M Community Connection. The quotation will be missing a word – or two! Read your newsletter carefully looking for words enclosed in [brackets] like this. Rearrange the words and fill in the missing word or words to finish the quotation. Submit your completed Entry Form by the date on the form. 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.

Mail to: Missing Word Contest, F&M Community Bank, PO Box 467, Preston, MN 55965

ENTRY FORM

Name _____

Address _____

The missing word or words _____

Entries must be received by May 1, 2018, to be eligible for Quarterly Drawing.

Beverly Hagedorn
of Preston, MN
is our \$100 Grand Prize Winner
selected from all entries
received in 2017

Cindy Mensink
of Preston, MN
Winner in the Winter Issue!
"Twas the night before Christmas
and all through the house"

F & M Community Bank, N.A. Balance Sheet 12/31/2017

Cash & Due From Banks	3,388,115
Securities	23,044,118
Loans (Net of Loan Loss Allowance)	93,197,895
Other Assets	5,731,135
Total Assets	125,361,263
Deposits	105,226,433
Other Liabilities	5,757,290
Capital	14,377,540
Total Liabilities and Capital	125,361,263

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

PRESTON PRIDE CLEANUP DAY

Saturday, April 21, 2018 | 9:00am-12:00pm

Meet at 9:00am at the Trailhead

Cleanup from 9:00am-12:00pm

FREE lunch at 12:00pm for all volunteers at the Trailhead

Take pride in where you live and work and cleanup the town! Pick up trash, clean up the green spaces and make Preston beautiful! All groups, businesses, families and individuals are invited to join us! Come prepared by bringing your own tools. Gloves and garbage bags will be provided.

WEAR GREEN! Contact Gabby at 507-765-2153 with any questions!



PAPER SHREDDING

Saturday, April 21, 2018

9:00am-11:00am in Preston

11:30am-1:00pm in Chatfield

**F&M Community Bank
Parking Lot**

Bring your documents to the Beckley's
Mobile Shredding Unit in the
parking lot of F&M Community Bank
for **FREE** shredding!

