

COMMUNITY CONNECTION

Quarterly Newsletter

Summer Edition 2026



A Note from Dan

Welcome to summer! We're already experiencing warmer weather than usual—I hope that isn't a predictor of how the temps will be in July and August!

I'm going to pick up where I left off in my last article—bragging about a new grandchild and a new grandnephew!

Anyway, Jarad and Carol had a little boy the end of May. They named him Reese. Look at all that hair! I'm trying to figure out when I can get to Colorado to meet him—looking forward to doing that!

While Reese gets most of the attention, Quinn has become our new brand ambassador. She's a little small to carry the bag too far, but she's getting an early start!



At the end of May we also had a chance to meet my grandnephew, Conrad. His father is my sister Jan's son Mitchell (hope you followed all that). He's only about nine months old, but he's a big boy! It's a good thing they have him fenced in because I think he'd be into all kinds of things if he wasn't!

As long as we're talking about children, we've had and will have a lot of new babies born to staff members—four this year. At my age, that tells me that we've been able to hire some good younger staff. Although the bank is now 115+ years old, we're all only caretakers of the bank and of you, our customers. As I like to remind people, someone took good care of our customers before we started and others will be doing that after we're gone. We just need to do the best job we can to take the best care of you. That along with supporting the communities we serve. We can't ask for anything more.

Luckily, I don't have much to add about the bank and the banking business. We're lucky to be in a fairly stable banking environment right now, and we hope it stays that way.

Have a good summer.

Quinn



Reese



Conrad



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Santorini Sunset

2026-5 GREECE (BIG TRIP - SMALL WORLD)

In April of this year F & M's Summit Club took a trip to Greece. Now Greece was never on my bucket list of trips but it was on my wife's. So, guess what, Sherry and I decided to go 😊! And it turns out she was right (again), Greece should be on your trip bucket list. Beautiful country with lots of history and sites to see.



Acropolis - Parthenon



Gullible Couple #1

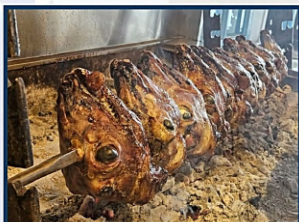


Gullible Couple #2



Parthenon

The first few days we spent in Athens where we toured the Acropolis and saw the Parthenon. It was quite a hike to get to the top, the ancient Greeks did not believe in uniform step heights or railings. But they must have been great engineers to have designed and built those structures thousands of years ago on the top of a hill. On our free time we spent time in the "old city center" of Athens. There were all sorts of shops and places to enjoy local food and drinks. At one of these, the waiter asked where we were from. When he heard Minnesota, he told us he was going to visit friends there. He was first going to La Crosse then driving to the cities, a drive we told him would take him to within a few miles of where we all lived. Small world. This was also the case at a roof top restaurant where, for reasons I can't recall, we were talking rock picking and the lady at the table next to us heard us and laughed. She said she was from Marshall and grew up on a farm so she knew exactly what we were talking about.



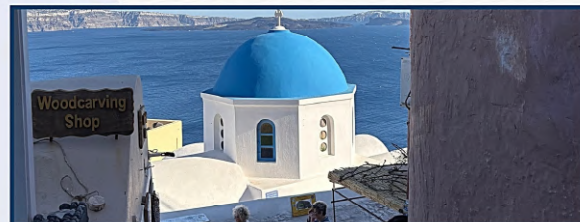
A Local Favorite



Local Wine Flight



Local Beer Flight



Island View

In the middle of the trip we took a Ferry ride to spend a couple days each on the islands of Mykonos and Santorini. I think winds gusted over 50 mph that day and the seas were a little rough resulting in a memorable ride for many and one to forget for a few others. You get the feeling it was rough when you overhear the locals say "in this wind I'm surprised the ferries are running!"

In Mykonos we went to a place that makes olive oil and they treated us to an olive oil tasting, an educational experience (I think). Just to be clear, we did sip the olive oil straight from a little cup and then breathed it in just like what you'd expect at a wine tasting. Not sure I need to do that again, but I do feel a little more cultured because of it. On Santorini we saw the famous black sand beach and had lots of free time to enjoy their local wine, stop at a local brewery and of course visit many of their shops. The last day there ended with us watching the sunset just across the street from where we stayed.

Short list of trip memories include; lot's of Greek mythology history (wished I could remember more from Mrs. Mix's 7th grade mythology class); hearing our guides speak among themselves, I better understand the old saying "it's Greek to me"; Greek people are very friendly and welcoming; Greek grape vines grow on the ground; olives are soaked in salt water for 30 days (changed daily) before they are ready to eat; and there is a difference in olive oils (I'm just not sure I can tell).

A big shout out to the Summit Club and Brenda for putting on a great trip. Thank you! She's always planning her next trip so watch for details if you're interested.

P.S. There was also some local weather activity while we were in Greece. My neighbor took the picture below from his house just up the street from mine. Thankfully there were no serious injuries during this storm.



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Insurance Updates

What We've Been Up To

CAREER & JOB FAIR - APRIL 15

Makenna Gatzke, Cherrie Brink, and Mary Schwarz volunteered at the Fillmore Central High School Career & Job Fair, Spending the day connecting with students

TROUTS DAYS PARADE - MAY 16

Scott and Sam Rustad, along with our canine ambassadors - Schroeder and Summit - road in the Trout Days parade, proudly representing F & M.

PRESTON AREA CHAMBER GOLF TOURNAMENT - JUNE 6

F & M Insurance was a Silver Sponsor of this year's tournament.



Preston Golf Tournament

Crop Insurance Reminders

Crop Hail Insurance

Review your hail coverage options

Replant Coverage

Spring weather can be unpredictable- make sure you understand your replant protection

Acreage Reporting Deadline

July 14, 2026



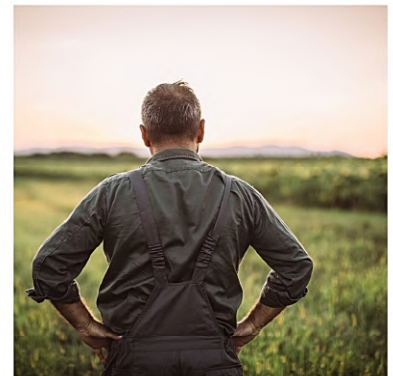
IMAGINE THE DESTRUCTION FIVE MINUTES OF HAIL CAN DO TO YOUR CROPS

It costs a bundle of money to produce a crop. Don't let a hailstorm cause financial stress.

Crop-Hail coverage is available up to the full value of the crop. Deductibles provide a variety of choices that permit you to partially self-insure for a reduced premium cost. Protect your crops.

Ask your local Rain and Hail agent for more information!

Rain and Hail is an equal opportunity provider and employer



Rain and Hail
A Chubb Company



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America's 250th Birthday is Coming!

How do you plan to celebrate?

Harmony, MN is ready to celebrate in a **BIG** way!

Check it out!

exploreminnesota.com/event/harmonys-4th-july-celebration/35407



Cherrie pictured at the 1976 200th Anniversary Kiddie Parade Entry

Cherrie was a runner up in the contest. Amy Scheevel of Harmony got first prize by depicting Betsy Ross on a trailer pulled by a John Deere lawn tractor driven by Bill (Willard to his classmates) Johnson, also of Harmony.

Why Choose a Local Insurance Agent?

Choosing a local insurance agency means choosing people who know you, your community, and your needs.

✓ Trust and Accountability

We're your neighbors. We stand behind every policy we write.

✓ Personalized Service & Strong Relationships

We know our clients personally - and we're here when you need us.

✓ Local Expertise & Community Engagement

We live in the communities we serve, and we understand local needs better than any national chain.

✓ Flexibility & Accessibility

Need a quick policy update? Have a question about coverage? Working through a claim? We're here - fast, flexible, and accessible.

✓ Tailored Coverage Options

F & M Insurance offers a full suite of coverage options, including:

- Farm, Crop, Livestock
- Business, Home & Auto
- Life & Medical
- Special Event, ATV, Camper & Boat



**DON'T
COMPROMISE
YOUR FARMING
FUTURE**

What are you looking for...

- Insurance from a local agent?
- A financially secure company?
- Prompt claim adjustment and payment?

Look no further. Rain and Hail provides you with the service and support you need, when you need it.

Rain and Hail is an equal opportunity provider and employer.

F&M

**INSURANCE
SERVICES**

Rain and Hail
A Chubb Company

Strategies for Managing Student Loan *Debt*

If college were a party, then student loans are the hangover.

Unfortunately, the "hair of the dog" won't cure this headache, but here are some ideas for managing your student loan debt.

The programs listed are not intended as tax or legal advice. They may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. The programs are for informational purposes only, and should not be considered a substitute for a more comprehensive student loan evaluation.

Income-Driven Repayment Programs — There are four different types of income-driven repayment choices that may help to manage your monthly federal student loan payments:¹

- **Saving on a Valuable Education (SAVE Plan)**
- **Pay As You Earn Repayment Plan (PAYE Plan)**
- **Income-Based Repayment Plan (IBR Plan)**
- **Income-Contingent Repayment Plan (ICR Plan)**



You may be eligible for one or more of these payment choices depending on the types of student loans you have, your family size, your income, and certain other factors.

Under these income-driven repayment plans, any remaining loan balance may be forgiven at the end of the payment period. Payment periods vary depending on the payment option you enroll in, but typically range between 20-25 years.

A financial professional may help you to determine which of these income-driven repayment choices you might be eligible for.¹

Public Service Loan Forgiveness — Certain federal loans may be forgiven after 10 years of qualifying payments if you take a job with federal, state, or local government; a non-profit; or certain other public service organizations.¹

Volunteer — There are a number of programs, such as AmeriCorps, Peace Corps, and the military, in which service may accrue a benefit that reduces an outstanding loan balance in an amount that varies depending upon the program.²

Pre-Pay Principal — Pre-payment of principal may help lower the lifetime interest costs of a loan. To raise cash to fund pre-payments, one idea is to ask that birthday and holiday gifts be cash to put toward pre-payments. You could also direct any raises, bonuses or overtime pay to pre-payments. If you do pre-pay principal, be sure to target the loans with the highest rate of interest.

Loan Consolidation — You can consolidate your federal loans through the Direct Loan program, or through a private lender if you have private loans. However, this may only make sense if you can obtain an overall lower interest rate.¹

1. StudentAid.gov, 2025

2. Credible.com, April 23, 2025



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Summer Anniversaries

1 YEAR



John Horntvedt
Investment Advisor

1 YEAR



Shelby Severson
Operations Assistant |
Teller

1 YEAR



Kenzie Ristau
Insurance Agency
Support Specialist

3 YEARS



Kayla Heckers
Chatfield Teller

3 YEARS



Amber Meyer
Chatfield Teller

4 YEARS



Heather Borgen
Personal Banker |
Mortgage Lender

5 YEARS



Ashley Winslow
AVP | Lender | Co-Summit
Club Director



8 YEARS



Mandy Schmoker
VP | Operations Manager |
HR Manager

8 YEARS



Jessie Mulford
CFO

12 YEARS



Misty Sass
Personal Banker

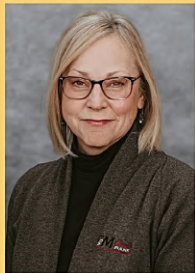
17 YEARS



Cindy Zimmerman
Loan Processor

*Thank you for
going above
& beyond.*

21 YEARS



Cherrie Brink
Agency Manager |
Insurance Agent

51 YEARS



Dan Christianson
CEO | Chairman of the
Board



#INSIDFM



Celebrating 115 Years
of Service



Veterans Home



CTE Fair at Chatfield High
School



Made Bracelets for Ronald
McDonald House



Rochester Area Autism
Association 15th Annual
Gala



Blood Drive

SAVE THE DATE

Join Us For Lunch
Chatfield Western Days Celebration

FRIDAY, AUGUST 7TH

11 am – 1 pm

Chatfield Branch Parking Lot

F & M COMMUNITY BANK, N.A. 3/31/2026

Cash & Due from Banks	7,027,636
Securities	39,376,911
Loans (Net of Loan Loss Allowance)	149,870,515
Other Assets	13,631,108
Total Assets	209,906,170

Deposits	176,923,813
Other Liabilities	17,974,621
Capital	15,007,736
Total Liabilities and Capital	209,906,170



Welcome to the Community

Ashley Winslow and husband Colin welcome Sears James
February 17, 2026 ★ 8lbs 10 oz, 20 in long



Sears



Lorelei (4) and Isabelle (2.5) with baby brother Sears

Jacy Davidson and husband Jake welcome Boe Jacob
April 26, 2026 ★ 8lbs 1 oz, 21 in long



Boe

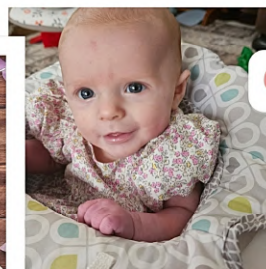


Kylie, Danika, Dominic and Aubrey with baby brother Boe

Cami Jones and husband Tom welcome Charlotte (Charlie) Jane
February 4, 2026 ★ 6lbs 9 oz, 19.5 in long



Cami, Tom, Liam (4) and Noah (2.5) with baby sister Charlie



Charlotte



SUMMIT CLUB NEWS

Travel Recaps

We had an amazing tour to Greece, visiting Mykonos and Santorini. So many friendships and memories were made. The weather was perfect. We visited Athens, the Acropolis and Parthenon and Delphi along with an Olive farm. We also sampled some amazing Greek food and drinks, free time to explore on our own, stayed at beautiful places. Our tour ended with dinner and local Greek dancing and even broke plates!



Being entertained by Collective Unconscious, Crosby, Stills, Nash and Young at the Chatfield Center for the Arts was a fun night!



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Updates

Extended Trips:

Our Fall Foliage trip will be here soon! We have a waiting list if you would like to be on it in case of a cancellation.

Canyon Country:

Travel Show, July 1st, F & M in Preston 5:00. Please RSVP to Brenda or Ashley. We can also send you a virtual invitation.

Baby News:

Congratulations Ashley on your baby boy, Sears James! Both of his big sisters are so in love with him, and they spoil him very much.

Register here!

Congrats!

Walking Club

When & Where:

Tuesdays • 8:15 AM — Preston Trailhead, Preston

Wednesdays • 8:30 AM — Skate Park Entrance, Mill Creek Park, Chatfield

All Summer!





SUMMIT CLUB GREECE TRIP





August 22, 2027 - September 1, 2027

Experiencing ENGLAND, SCOTLAND & WALES

TOUR HIGHLIGHTS

- ✓ 13 Meals: 9 breakfasts and 4 dinners
- ✓ Airport transfers on tour dates when air is provided by Mayflower Cruises & Tours
- ✓ Included visits to Edinburgh, Cardiff & Windsor Castles
- ✓ Discover the capital cities of Edinburgh, Scotland, Cardiff, Wales & London. England on included guided tours
- ✓ Witness the beauty of England's Lake District & learn the history of Grasmere Gingerbread
- ✓ Tour the medieval city of Chester, England
- ✓ Visit the childhood home of William Shakespeare in Stratford-upon-Avon
- ✓ Enjoy a scenic journey through the Cotswolds, one of England's most picturesque areas
- ✓ Experience the British tradition of tea and scones in a local village of the Cotswolds
- ✓ See the historic Roman Baths in Bath, England
- ✓ Visit the mystical site of Stonehedge
- ✓ Witness the changing of the guards in London & visit Westminster Abbey
- ✓ Discover British history at Windsor Castle



Join us and discover the beauty,
HISTORY & CULTURE OF THE UK!

You're invited on a **MYSTERY** *Trip!*

COST
\$165

Per person

WHERE ARE WE
GOING?

THAT'S THE
FUN!

Wednesday
AUGUST 26TH

We will be departing:

- 📍 F & M in Rochester.....6:30 AM
- 📍 F & M in Chatfield.....7:05 AM
- 📍 Fountain Historical Center.....7:20 AM
- 📍 F & M in Preston.....7:40 AM

*Dress casual and be
comfortable
for a fun day!*



RSVP to Brenda or Ashley
& PAYMENT DUE BY AUGUST 3RD



Congratulations Class of 2026



College Graduate



Jaiden Zimmerman

Jaiden Zimmerman

Daughter of Cindy Zimmerman

Graduating from:

University Wisconsin LaCrosse

Major:

Business Management

Minor:

International Business

Future Plans:

Let the job hunting begin



High School Graduate



Nathan Leimer

Nathan Leimer

Son of Tamsen Leimer

Graduating from:

Century High School

Future Plans:

Attending UW Stout

*Happy
Graduation*

**We're rooting for your
success. Keep learning
and shining!**

ABC

CONGRATULATIONS!



Kindergarten Graduates

Preschool Graduates



Isla Case

Isla Case

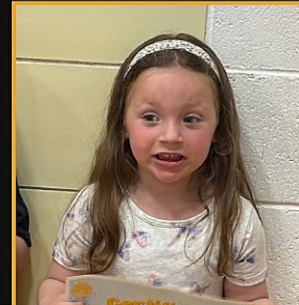
Daughter of Kaila Case

Graduating from:

Kindergarten - Fillmore Central

Future Plans:

Teacher and Mom



Lorelei Winslow

Lorelei Winslow

Daughter of Ashley Winslow

Graduating from:

$\frac{3}{4}$ Preschool - Fillmore Central

Future Plans:

Farmer



Sawyer Witt

Sawyer Witt

Daughter of Laura Witt

Graduating from:

Kindergarten - Kasson Mantorville

Future Plans:

Artist and Subway Sandwich "Sam" Maker



Liam Roberts

Liam Roberts

Son of Cami Jones

Graduating from:

$\frac{3}{4}$ Preschool - Fillmore Central

Future Plans:

Race Car Driver and Firefighter



Colt Simonson

Colt Simonson

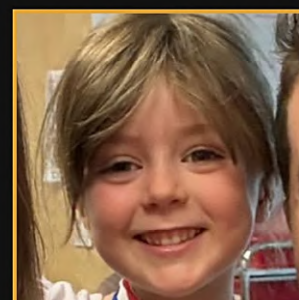
Grandson of Tammy Simonson

Graduating from:

Kindergarten - Fillmore Central

Future Plans:

First Grade



Maeve Padilla

Maeve Padilla

Granddaughter of Cherrie Brink

Graduating from:

Preschool - ISLA International Spanish Language Academy

Future Plans:

Hair "Salonder"

2026
GRADUATION

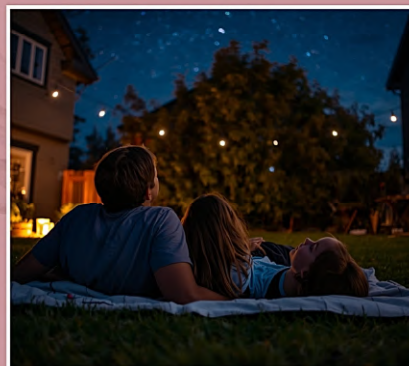




Your Local
Partner in Home
Ownership

SUMMER IS THE SEASON TO PUT DOWN ROOTS

At F & M Community Bank, we're here to help you find the place where backyard barbecues, late-night stargazing, and first-day-of-school photos begin. Our local lenders know this community because we're part of it — and we're ready to guide you home with support that feels personal, not corporate. Make this the summer you finally turn the key to your own front door.



Member
FDIC

