

COMMUNITY

QUARTERLY NEWSLETTER

Summer Issue | ©2018 F & M Community Bank



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Featured Article

Fun Ways To Start Your Summer!

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Dan's Deep Thoughts

Customer service drives everything we do here at the bank. We couldn't deliver our personal brand of service without some amazing people, and this month we'd like to recognize some of our longest tenured staff as they transition to retirement.

As you know, Elly Tienter retired after nearly 38 years with us, and now Eileen Haugerud is planning to retire as she approaches the end of her 40th year with us. That's 78 years of institutional knowledge that we're losing and need to replace—how do you do that?! Well, it's not easy. But what would work and life be without challenges? This certainly keeps things interesting!

Those two wonderful ladies certainly deserve the opportunity to do something other than slide their keys in the door of the bank almost every weekday morning—we'll miss them and wish them well.



Daniel M. Christianson CEO & Chairman of the Board

Get In Touch With Dan!

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The Latest At F & M

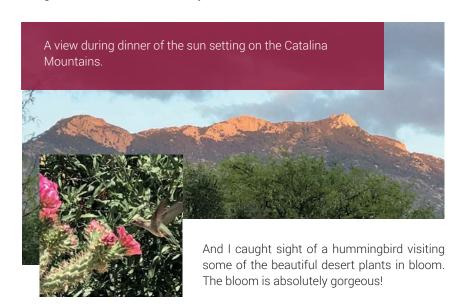
Have You Heard Of Plogging?

And Other Fun Ways To Start Your Summer!

by Dan Christianson

OK, so how many of you have heard of "plogging"? Well, me neither, until I saw it referenced around the time of Earth Day in April [u]. Apparently, the term was coined in Sweden and is used to describe picking up trash while jogging. I've been doing this for years when I've been out walking or running. I didn't know it had a name—I thought it was called picking up litter! So if you're out and about on these nice summer days, I'd encourage you to participate in plogging to tidy up your community!

So I've been plogging for years, but I just had my first experience when it comes to rock climbing. Tami and I traveled to Arizona in early May, and I learned how challenging this sport can be (I also learned how scraped up you can get doing this while wearing shorts). Carryn, George, and Jarad all rock climb so now I'm hoping to tag along with them sometime. That is if Carryn lets me—she tells me I'm not flexible enough to be very good. At least she didn't tell me I'm too old to be doing that stuff—which is what my mom told me!



May also included getting to see the legend Tony Bennett perform—what an unbelievable performer for 91 years of age! Tami, my sister, Jan, and I took our mothers, and Tami's cousin, Roxie, joined us. What a great opportunity to see Tony Bennett on his (supposedly) last tour!



Community Connections

Giving Goes A Long Way

F & M Teaming Up With Gift of Life Transplant House

by F & M Staff

F & M employees will be providing and serving dinner for the guests at the Gift of Life Transplant House in Rochester on Tuesday, July 24th $[\mathbf{o}]$.

Give back with us! Gift of Life Transplant House is always in need of supplies for their guests. If you would like to drop off an item from the list below you are welcome to do so at any F & M Bank location any time before Monday, July 23rd.

Every Friday in May, employees of F & M dressed in jeans and donated money or items from the list below for the residents of the Gift of Life Transplant House. F & M Community Bank matched the employees' donations.

The Gift of Life Transplant House is in need of the following supplies:

- Paper towels
- · Paper napkins
- Forever postage stamps
- · Ziploc bags, assorted sizes
- Liquid hand soap large refill bottles
- Liquid dish soap
- · Hand Sanitizer Refills
- · Regular & Decaffeinated Coffee
- · Wrapped candy, especially chocolates
- Scrubbing Bubbles
- · Soft Scrub Lemon
- · Toilet Bowl Cleaner

Monitory donations will be used towards the \$30.00 a day stay for the guests.

A special thank you to our Summer of 2018 community partners:



Fillmore County
Public Health



A home away from home

We're Pleased To Announce:

Free Health Screening

We are pleased to announce that we will be offering free Health Screening Tests in partnership with Fillmore County Public Health.

These screenings include:

- Blood Pressure Checks
- Cholesterol Testing
- Glucose Testing
- Health Education Sessions

Must be 18 years of age and only have plain water, coffee or tea 8 hours prior to screening.









Available Dates & Locations:

Wednesday, June 20th

8:00 - 9:30am Chatfield Branch To schedule, please call: (507) 867-1605



Thursday, June 28th

8:00 - 9:30am Preston Branch To schedule, please call: (507) 765-3823



Employee Connections

Aspiring Youth Inspire Our Community

Chatfield FFA Inspires Us To Aim High

Our CHATFIELD FFA won the Superior Chapter Award yesterday at the Minnesota State FFA Convention. #1 Chapter in the state! The kids were very excited about receiving this, they have put a lot of work in over the years and finally made it to the top [I]. This is the 4th year in a row that we have been in the top 10, something for them to be proud of.

Local Student Makes MN Honor Society

Tedon Zimmerman, son of Cindy (and Chris) Zimmerman from our Chatfield Branch, was recently chosen to be a member of the Minnesota Honor Society. He just completed his sophomore year at Chatfield High School.

He is active in basketball, baseball, band, is a Sunday School volunteer, and volunteers for various Youth Group community projects such as: roadside trash pickup, raking leaves, food drives and fundraisers.





Tedon was chosen after his application was reviewed and selected by a teacher committee. Students who are a member of the Minnesota Honor Society must have a GPA higher than 3.5, must be a sophomore, junior or senior and must participate in extra curricular activities. Congratulations Tedon!



Employee Anniversaries

Chuck Aug	36 years
Matt Quanrud	36 years
Cherrie Brink	13 years
Ron Stevens	10 years
Jenny Niemeyer	7 years
Brenda Reicks	6 years
Misty Sass	4 years
Dan Root	. 1 year

Preston's Point Of View

Take One Pill With Water

Humor And Wellness Go Hand-In-Hand

by Chuck Aug

I am reaching the age where I need a little assistance in keeping my body at its best. In addition to making the morning trek to Fit Express five days a week, I have a small lineup of bottles in my bathroom cabinet. Much of this is the result of having a nurse for a spouse. She has prescribed baby aspirin to avoid clots, daily vitamin (for men) to supplement my lacking diet, fiber pill to ensure a successful bathroom visit. To round out this lineup, I have a doctor prescribed pill to reduce the "bad" cholesterol and increase the "good" cholesterol (seems confusing) [h]. I refer to all these bottles lined up in my cabinet as "soldiers". By the time I have taken all of these pills in the morning, I hardly have room for breakfast.

So, lining up the soldiers and asking each for my pill is part of my morning routine. The other morning, I was in the midst of taking my pills. I was working on the blue one's bottle (good and bad pill) twisting the cap off. Now, for some unknown reason it has been in the back of my mind for years that it would probably be a good idea to keep the toilet lid closed when one has a small bathroom such as mine. Well, I should have listened.

As I was twisting the cap of my doctor prescribed pills, I fumbled and the bottle fell into the toilet and with it all the pills. And the cap was still in my hand. As I stared into the toilet, several thoughts went thru my mind. It was clean water. The pills are meant to be taken with water. The Five Second Rule. Nobody watching me. And before I could make a poor decision, the pills upon getting wet began to dissolve and all stuck together.

My next thought was, in today's environment concerning prescribed drugs, are they going to fill my prescription well before the refill date? Somehow, saying "Well, Doc, I accidentally dumped them in the toilet" seemed weaker than telling him my dog ate them. But in the end, I had two things working to my advantage. First, there is very little demand on the street for a "good and bad" cholesterol pill. Secondly, I have had the same doctor for thirty years and he found the story very believable.

To good health!



Staff and friends from F & M attended the 1st Annual Give for Good Gala on May 11th benefiting the Rochester Area Foundation's Better Communities Fund. (In order from L to R: Brian and Alison Poch, Tamsen Leimer, Dan Christianson, Vonnie and Chuck Aug, Gwen and Dave Oeth.)



Aberg's Acre

John Deere is celebrating 100 years of manufacturing tractors this year (and no, I did not buy the first one off the assembly line!). I do however have a 1954 John Deere 50 which my dad purchased new when I was 2, so you do the math! This spring I was glad that I had other tractors to use because the best I could do was to limp this one around the yard only running on one cylinder.

I am lucky that I have some nice neighbor boys that like 2-cylinder tractors and will know how to get the old "50" back to 28 drawbar horse power. I wonder if they could cure *my* limp and get *me* back to full drawbar power? I have to mention my granddaughters Kaylin (3), Lillie (9 mo.). and Hattie (3). Don't they look like they are ready for some summer fun? New swing sets for the girls this year, which should make for some happy summer days! Hopefully John and Justin can enjoy a relaxing day of assembling!

Have a safe and fun summer.

DID YOU KNOW?

John Deere is celebrating 100 years of manufacturing tractors this year. Pictured is Brian's 1954 John Deere 50 Model, originally bought by his father.



Summit Club

Warm Weather Gets Us Out And Moving

Hello summer.... finally! It's been a long winter and the last round of storms were certainly not welcome! Even so, we've had a busy start to the year and have a lot to share with you in 2018!

In March, we attended a conference in Branson, MO with Heritage Clubs International and met other bank club directors and Preferred Tour Operators [s]. This allowed us to do a lot of networking with other directors, finding out how they operate their bank travel clubs along with other tips and tools. We brought back with us a lot of trip ideas we are anxious to share with you!

In April, we hosted a pre-concert meal at the Chatfield Center for the Arts before Pet Sounds: A Beach Boys Tribute concert. We enjoyed our time with you, so look for us to do this again soon! On the 29th we traveled to the Orpheum Theater to see Jersey Boys. What a phenomenal show; great story and awesome music and entertainers!



Before the show we ate a private lunch in the beer garden at Butcher & The Boar in Minneapolis. It was a beautiful sunny day and an excellent lunch. Thank you to everyone that spent the day with us!



The Summit Club Team



Allison Whalen allisonw@fmcommunity.com



Misty Sass mistys@fmcommunity.com



Brenda Reicks brendar@fmcommunity.com



Sarah Miller sarahm@fmcommunity.com

Announcements

We're pleased to share with you our new F & M Summit Club logo, a fresh look rolling out for the summer season!

The logo was recently updated to align with the bank's new rebranding, and to reflect our group's fun and adventurous spirit.

Despite the change you can expect the same exciting trips and great times!





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.



Photo cred: Rochester Civie Theater

"Ring Of Fire" Rochester Civic Theater Friday, July 13th

We are really looking forward to this show and dinner beforehand at Whistle Binkies on the Lake. If you signed up for this, make sure you made your meal choice. Stop in our give us a call. Departure times are F&M in Preston at 3:45am, Fountain Historical at 4:00am and F & M in Chatfield at 4:15am.



Photo grady The February Armandilles 9. Callective Unconscious

Tribute To The EaglesChatfield Center for the Arts Saturday, September 15th

We had so much fun at the Beach Boys Tribute that we want to do it again! Please join us before the concert for a meal and socializing with our friends upstairs at Chatfield Center for the Arts! Doors open at 5:30, concert at 7:30. Sign up deadline is August 28th. Cost is \$35 per person.



Photo cred: Minnesota Twins Baseball Club

Twins vs. Rays Target Field Sunday, July 15th

Little walking, no parking hassles, great seats and fun people! This is the way to see a game at Target Field! Cost is \$59 for F & M Customers [d]. This includes ticket, transportation and gratuities. Reservation deadline is June 18th. Departure times are F & M in Preston at 9:00am, Fountain Historical at 9:15, F & M in Chatfield at 9:30M and F & M in Rochester at 10:05am.



Holiday Inn

Chanhassen Dinner Theatre Wednesday, October 10th

Join us in October for our annual trip to Chanhassen to see Irving Berlin's Holiday Inn! It's always a fun trip and we don't want you to miss out! The bus will depart from F & M in Preston at 8:00, Fountain Historical at 8:15, F & M in Chatfield at 8:30 and F & M in Rochester at 9:00. Cost is \$99 per person. Sign up deadline is September 10th.





Photo cred: Minnesota State Fair

Military Appreciation Day Minnesota State Fairgrounds Tuesday, August 28th

On August 28th there will be discounted admission prices at the State Fair entrance gates for active military, their spouses and kids; retired military and their spouses; and military veterans and their spouses. Requires valid documentation of service. Bus will depart from F & M Bank in Preston at 7:30am, Fountain Historical Center at 7:45am, F & M in Chatfield at 8:00am, F & M in Rochester at 8:40am. Cost is \$32 per person includes bus ride and gratuities, admission is not included in price and will be paid at the gate.



Photo cred: Witte Travel

Romantic Rhine and Mosel River Cruise

September 2019

If you missed out on the Travel Show and are still interested in joining us on this amazing trip, stop in or give us a call! Free airfare for this trip is extended thru the month of June 2018. We would love to have you join us!

Rochester Recipes: Poch's Pantry

A Little Slice Of Heaven



What a winter...right? So happy to finally put it behind us! Let's get to summer!

by Brian Poch

This is the time of year for gatherings and picnics. This recipe came to me from a kid in our youth group at church. I have my great job at F & M Bank, but on weekends I have another great job...I serve as organist and choir director at Trinity Lutheran Church in downtown Rochester. Hard to believe I have already served 25 years! Early on at Trinity, I learned how challenging it was to meet people from the church. I knew many people by the back of their heads. Spending most of my time in the balcony makes it challenging to meet the members. My wife Alison and I started hosting bonfires for the congregation on selected Friday nights throughout the summer. We provided the beverages, condiments and the grill...the guests would bring something to grill and something to pass. These Friday nights have taken on a life of their own [r]. The "something to pass" has turned into an all-out food competition. I am still amazed at the spread of food and I know we couldn't go downtown and eat this great! Tim, the kid from the youth group brought these cucumber sandwiches to one of our first bonfires. A hit from the very beginning! He has since moved out of state...I now I continue to make these little gems.

By the way, if you enjoy pipe organ music... I have another little gem for you! Every Tuesday this summer at Trinity Lutheran, we are hosting 12 guest organists to perform a 35 minute organ recital. Each program begins at 12:15 pm, every Tuesday in June, July and August (no program July 3rd). Free parking, located at 222 6th Avenue SW, Rochester, just a few blocks West of Mayo Clinic. For more information, visit www.trinitylutherchurch.org.



"A Little Slice of Heaven" Cucumber Sandwiches

2 cucumbers sliced 2 baguette bread loave<u>s sliced</u>

Mix the following with mixer:

- 1 package cream cheese (soft)
- 1 cup mayonnaise
- 1 packet Hidden Valley Ranch Dressing

Spread on baguette slices, top with cucumber slice and a sprinkle of dill weed! Chill for an hour or so.

As I said, this is a total crowd pleaser. Enjoy your summer!



Chatfield Check-In

by Dan Root

As I'm writing his article, spring is upon us and farmers are very busy trying to get their crops planted and all the other things that go along with farm life [e]. I know I have been very busy trying to get my crops planted and all those things go along with being a part of the F & M team in Chatfield. I have to say, it has been a challenging

spring but we have been successful in getting our crops planted. Soon we will be able to row the crops and watch the progress throughout the summer! Then, yes, fall will be here and harvest will start. Okay – I am not wishing the summer away, I just like watching the crops grow and seeing the benefits of all our hard work. With all this said, I hope everyone has been able to plan a summer vacation and you are able to spend some time with your family. We always spend a week in August at a resort on Leach Lake. That has always been a fun week to spend with family and friends; being able to enjoy some time on the water fishing, water skiing, driving around in the boat and relaxing on the beach. Also, in August during Western Days we will have our activities for customers and the community. Please be on the lookout for more information as it becomes available. As I look at my calendar and a calendar of events happening in the area, there are a lot of fun things to do this summer. We in the Chatfield Branch hope you all have a great spring and a wonderful summer and that you're able to spend some time enjoying the outdoors and with your family. If you need anything in regards to your banking needs, please don't hesitate to stop in or give us a call. We are here to assist.



Ready To Be Outdoors....Pizza Anyone?

by Scott Rustad

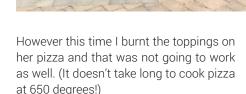
Over the last year my wife Sharone and I were thinking about ways to improve our experiences on our patio. One thought was to add a wood fire pizza oven and place it next to our fireplace. We knew it would be nice but wondered if it would be used enough to make it worthwhile.

On a Friday night in April we were at Karst Brewery in Fountain. (Awesome place, check it out if you have not been there) They happened to have a vendor serving wood fire pizza. Wow! it seemed like a sign from above. I can now taste some wood fire pizza and see what I think. It turned out to be delicious and that of course convinced me to go ahead with the pizza oven.

A month later we had our pizza oven installed and it was time to begin the process of making pizza. The instructions are to heat the oven up a couple of times prior to cooking pizza [s]. Excited to get started I placed the wood in the oven and started the fire. I watched the temperature gauge on the oven and was surprised how

quick the temperature got to 650 degrees. I opened the door to check the fire and it was obvious I had the wood too close to the front because the flames whipped around the outside of the oven. This of course tainted the stainless steel front. I know this eventually happens but did I have to stain it on the first use! It sure didn't take me long to give the oven a used look. Arghh.

Then came time to make the pizza. It was anticipated to be a fun family event. Our daughter Sierra made her own individual pizza with the toppings she wanted and Sharone made some additional pizzas for everyone else. Sierra was first and handed me her pizza to be put in the oven. As luck would have it, as I was placing the pizza on the stone in the oven, the crust folded over and most of her ingredients fell off. She happened to be watching me and that immediately turned her off. She did not want that pizza. Then on Sierra's second try, I made sure to place the pizza in the oven without any mishaps and I did it!



It was a challenge at first to have the crust cooked without burning the toppings and there was some trial and error. As the night went on, we started to get the hang of it but the initial excitement was gone. It was hunger that took over. To end the night, I went to bed early as I felt ill from eating all of the leftover pizza.

Next year if we try to enhance our patio, furniture sounds easier.



The Fillmore Central Baseball Field was dedicated on Saturday, May 19th, to Frank Jaszewski—a long time coach and teacher of the Preston – Fountain School District. Frank (or should he still be called Mr. Jaszewski?) was well-respected (and feared!) by Chuck, Scott, and Dan as well as many others. This recognition is well-deserved because of the positive impact Frank had on so many students and athletes over the many years he coached and taught in the Preston – Fountain School District.

F & M FYI

Important Reminders



Keep Up With Everything Going On Around F & M And Our Communities

IRS Filing Change

The IRS yet again announced another change to revert the 2018 contribution limit for those with family health insurance coverage back to \$6,900 (increased from \$6,850). The IRS provides two options for individuals who received a distribution from an HSA of an excess contribution (with earnings) based on the \$6,850 deduction limit published in IRS Revenue Procedure 2018-18. Please contact F & M or your tax accountant for the options or additional information.

June is Dairy Month!

Chatfield will be serving ice cream at the Concert In The Park on June 14th; Preston & Rochester will be serving ice cream in their lobbies from 10am-2pm on June 15th.

2018 Fillmore County Fair

Monday, July 16th - Sunday, July 22nd Grandstand Events: Wed, Go Cart racing; Thurs, Tractor pull; Fri, rodeo; and Sat, demolition derby.

New Debit/ATM Cards in Fall 2018!

Customers will be receiving new cards soon, more details coming in September.

Find us online at:

www.fmcommunity.com

@fmcommunitybank







F & M Insurance Services

Adam's Story: A PIP Poem





There once was a motorist named Skip Driving along with Phillip and Chip A deer appeared in the road Hitting Skip's transportation mode The deer caused the airbag to deploy And Skip's pickup truck to flip From their injuries each will recover But may not be able to work for a bit How the bills get paid we soon discover It is each party's no-fault coverage or "PIP" PIP pays \$500 a week in lost wages - max Unless you "stack it". What's that you ask? Come see us and we'll explain why 'stacking' your PIP will keep you from ending up shy.

It is the phone call that no parent ever wants to receive as was experienced by Brenda in our agency, "Mom, Dad, there's been an accident." We are happy to report that in this case, everyone will recover fully. Along the way, Brenda acquired practical experience with PIP and why you should consider the need to stack or not to stack. We're here to share this knowledge with you.



INSURANCE

SERVICES



Dan Root Crop Specialist Chatfield 507-867-1605 danr@fmcommunity.com



Cherrie Brink Agency Manager Preston 507-765-3387 cherrieb@fmcommunity.com



Brenda Reicks Agent Preston 507-765-3387 brendar@fmcommunity.com

Would you like an agent that is located near you and able to meet with you on your turf? Contact us today so we can determine the best coverage to meet your needs!



Finish The Quote Contest

"Sunshine on my _	makes me happy."
Spring Winner: Joyce Jones -	"Love the Earth (World) as you would love yoursel

We have hidden a missing word of the quotation above in this issue of the F & M Community Connection. Read your newsletter carefully looking for letters enclosed in [brackets] like this. Rearrange the letters and fill in the missing word or words to finish the quotation. Submit your completed Entry Form by July 1st to be eligible for Quarterly Drawing. 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			
Missing word(s)			

F & M Community Bank, N.A.

Balance Sheet - 3/31/18

Total Assets	121,841,586
Loans (Net of Loan Loss Allowance) Other Assets	92,759,407 5,675,029
Securities	20,821,348
Cash & Due From Banks	2.585.802

 Deposits
 101,544,770

 Other Liabilities
 6,050,979

 Capital
 14,245,837

Total Liabilities and Capital 121,841,586















by Matt Quanrud

I was watching the KTTC newscast during my lunch hour on May 11th and it was reported on that day 160 years ago in 1858 Minnesota became the 32nd state. Also they reported that Saturday May 12th is one of the most anticipated days in Minnesota. The Walleye fishing opener. Nearly half a million went fishing! Many of those also were moms who went fishing on that weekend also called "Take a Mom Fishing Weekend"! After all of these news tidbits, I decided for this edition's trivia I would focus on the great state of Minnesota with an emphasis on the outdoors.

- Minnesota is continually ranked one of the best states overall to live in. It was ranked second overall in 2017 by US New World & World Report. I believe the outdoor opportunities has something to do with that. I won't mention what state was ranked number 1. Hint, it's our nearest neighbor to the south.
- The Land of 10,000 lakes (actually 11,842 lakes 10 acres and over) makes it a dream for those who enjoy the outdoors! There are 201 Mud lakes, 154 Long Lakes and 123 Rice Lakes. And with all those lakes, Minnesota has more shore line than the states of Hawaii, Florida and Californian combined. 90,000 miles!
- Minnesota nearly has more boats than cars per family. Well maybe not, but 1 out of every 6 in Minnesota has a boat! I have two boats and one car so I guess I help that ratio.
- Golfing is another outdoor activity that many enjoy even though our season is short. It is reported that more people play golf per capita than any other state in the union! 1 out of every 5 people golf in Minnesota. And did you know that Minnesota is the only state to host all 14 USGA National Championships, the Curtis Cup, the Walker Cup and just recently in 2016 the Ryder Cup? And for future trivia, Hazeltine in Chaska will be the first U.S. golf course to host the Ryder Cup a second time in 2028.
- Did you know that Rollerblades were invented in Minnesota? So for those who love hockey, you can rollerblade in the off season on Minnesota's wonderful outdoor trails.
- And finally, one of my favorite outdoor TV shows is Minnesota Bound hosted by Ron Schara. And did you know that after 23 years and 854 shows Ron and his dog Raven are now stepping down as hosts? Ron is giving the reigns to his daughter Laura Schara and Bill Sherck.

So to all you readers put down your electronics, shut off the TV and no matter the season get outside and enjoy the great outdoors in Minnesota! And more importantly, to guote Ron Schara, "Remember, introduce a kid to the great outdoors!"



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WE MAKE BANKING EASY!®

Western



Come join us for Western Days in Chatfield August 9th - 12th

Join us at our Chatfield Branch for our Western Days celebration! Lunch will be served from 11a-1p on Friday August 10th in the parking lot, rain or shine! We will be serving pulled pork sandwiches, chips, beans, cookies, water and lemonade.

We will also have a Western-themed photo booth, so come snap a few fun pics and eat lunch with us during Western Days. Watch out for these outlaws!





Stay connected! We'd love to hear from you.

Find us online at:

www.fmcommunity.com

@fmcommunitybank **f** 💅 🗹





