

COMMUNITY CONNECTION

WINTER 2025

A Note from Dan

I hope everyone is doing well as the end of 2025 approaches. And staying warm—I'm typing this while looking outside at a sunny day and a beautiful snow-covered ground with a windchill of -16 while heading for a low of -14 tonight! My furnace went out this morning, but it's back up and running after an emergency call and stop. Sure glad it was an easy fix!

I'm sure you're looking forward to some wonderful gift giving. But the best gift I'll be getting is a new granddaughter! Carryn and George had a happy and healthy baby girl who they named Paige Maple (they love the outdoors)! I'm planning to go meet her in person shortly! And have some fun with Elsie and Joel! With their permission, I've included a picture of the little cutie.



As many of you know, I like to ride bike on all kinds of terrain—paved roads, gravel roads, and mountain trails. You'd think the most dangerous of those would be the gravel roads or the mountain trails. But I had my worst crash ever on a paved, wide shoulder. It was very early October and soybeans were being harvested. Someone had spilled some on the shoulder while hauling them out of a field. I figured it wouldn't be a problem to ride through them but was I wrong! It was like riding on ball bearings!



DAN CHRISTIANSON

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I crashed so fast that I don't remember much of what happened. Several people driving by stopped to check on me—which I appreciated. It took me several minutes to regain my bearings. I really "rang my bell".



Luckily, I was wearing a good helmet. I've included a couple pictures of where my helmet took the brunt of the crash. It broke in a couple spots, but better that it broke rather than my skull! And, most

importantly, my bike was OK! 😊 I've also included a picture of me right after the crash (I was only about two miles from home and road home, of course 😊) and two days later. It's easy to look back and be light-hearted about it, but, in all honesty, things could have been much worse. And it certainly demonstrates why you should always wear a helmet when riding a bike. It likely saved me from significant injury.

I think I'm going to leave things at that. Things at the bank and insurance agency are going well, so there isn't much to comment on there. And as another year draws to a close, I want to thank everyone of you for doing business with us. Without you, we wouldn't be able to provide opportunities for our staff or give back to the communities we serve.

We want to wish everyone a peaceful holiday season and a prosperous new year filled with good health.



IT AIN'T OVER TILL IT'S OVER

It's been a while since I had been to a Gopher football game. Dan C. has season tickets and if he is unable to attend he shares them with the staff (Thanks Dan!). Well the stars finally aligned that both Sherry and I were able to make the November 1st game against Michigan State. Since it'd been a while and it was going to be a little chilly I did what any Gopher fan would do, I went out and bought some warm Gopher gear for the game and asked our neighbors to join us. On game day we headed up a little early to meet up with Chuck and Vonnie who were also going to the game. The pre-game tailgating was a lot of fun. Their grandson Max and his friend joined us, and we also ran into Sherry's cousin and his two boys. When game time came, we made our way to our seats, which are very nice seats by the way. The Gophers played okay the first half and went into half time ahead 10 - 0. However, in the second half our offense must have stayed in the locker room and with just under two minutes to play we gave up a go-ahead touchdown. That's 17 unanswered points! Since we'd barely managed a first down in the second half, I was talked into leaving to beat the traffic rush. Well, by the time we got into our car, we found out that the Gophers had somehow managed to use the final 1:52 to score a game tying touchdown! There was no going back so we had to listen on the radio as the Gophers pulled off an exciting OT win!! And I'm usually that guy who says, "We can't leave now, what if they make a comeback". Now we did get out of the parking lot and onto the highway with very little traffic problems, but my message to everyone is summed up in an old Yogi Berra quote, "it ain't over, till it's over" so hang around till the end and deal with the traffic. Sometimes it's going to be worth it.

On a different note, here's a few pictures of a few things that happened since the last newsletter. My dog Winnie with a couple of the pheasants the group got opening weekend, my grandkids getting ready for trick or treating and during this year's deer hunt two of my great nephews got their first deer.

P.S. I did not take all these pictures myself, including the one in the last newsletter of my nephew and his 44" Muskie. His brother Nic took that one (there Nic, you made the newsletter 😊!).



JIM OELTJENBRUNS

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Winnie



Grandkids



Zaiden's 1st deer



Callen with his 2nd deer

*You are
invited*

*to Our Crop
Insurance Seminar*

Contact the Insurance office at 507.765.3387
for more information and to reserve your spot.

January Crop/Livestock Producer Meetings
TBD

*stay tuned for
details!*



F & M COMMUNITY BANK, N.A.
09/30/2025

Cash & Due from Banks	3,730,522
Securities	41,867,785
Loans (Net of Loan Loss Allowance)	145,164,803
Other Assets	13,791,529
Total Assets	204,554,639
Deposits	174,721,411
Other Liabilities	13,174,354
Capital	16,658,875
Total Liabilities and Capital	204,554,639



Blood Drive

January 13, 2026

Preston Community Room

10am - 4 pm



As the year draws to a close, we often reflect upon the challenges and opportunities we faced together. It is with gratitude that we say, thank you, for allowing us to continue to work with you to provide for your insurance needs. We will continue to strive to remain a personable, knowledgeable and viable resource for you. Wishing you the best this holiday season and into the new year.

The Insurance Agency



Dan Root
Celebrated his 50th
Happy Birthday!



CHERRIE BRINK

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CETERA INVESTMENT SERVICES YEAR-END REMINDERS



As the year winds down and the holiday spirit ramps up, it's the perfect time to review your financial checklist before the ball drops. Just like Santa, we're making a list – and checking it twice – to help you wrap up your investment strategy with confidence. From tax-smart moves to retirement account reviews, we've got the essentials to keep your portfolio MERRY and BRIGHT.

- 1 Consider Qualified Charitable Contributions
- 2 529 College Savings Plan contribution deadline is 12/31
- 3 2025 Gifting deadline is 12/31 (\$19,000 annual exclusion per person)
- 4 Maximize 2025 IRA Contributions prior to April 15th, 2026 tax deadline
- 5 Verify Required Minimum Distributions (RMD's) on all IRA's are satisfied for 2025 if you're 73 or older.
- 6 Consider Tax-loss Harvesting on Non-Qualified Accounts
- 7 Review IRA / Roth IRA contributions / limits for 2026
- 8 Review / Update your Will and/or Trust
- 9 Review Beneficiaries on all accounts
- 10 Review / Update your Powers of Attorney and Health Care Directives
- 11 Consider consolidating like-registered accounts
- 12 Monitor your credit report
- 13 Update passwords to 16+ characters/ consider using a password manager
- 14 Schedule a review with your Financial Advisor



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Securities and insurance offered through Cetera Investment Services LLC, member FINRA/SIPC. Advisory services offered through Cetera Investment Advisers LLC. Cetera firms are under separate ownership from any other named entity. Investments are: Not FDIC/NCUSIF insured | May lose value | Not financial institution guaranteed | Not a deposit Not insured by any federal government agency.

WINTER Anniversaries



10 YEARS
Laura Witt
Personal Banker



10 YEARS
Tami Larson
Assistant VP | Lender



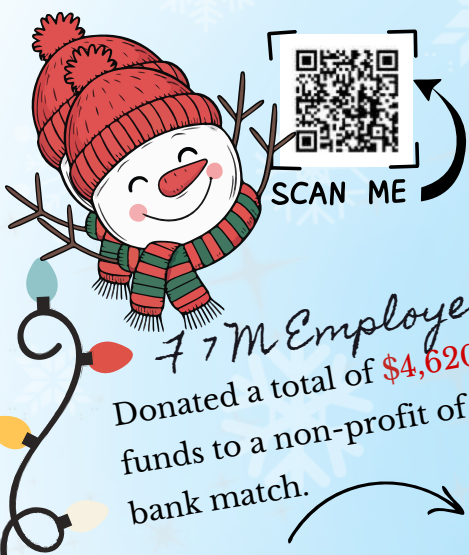
10 YEARS
Jana Janosik
Operations Accounting
Assistant



22 Years
Scott Rustad
Registered Rep



23 Years
Kari Goldsmith
Senior Underwriter



#INTHECOMMUNITY

7 & M Employees
Donated a total of **\$4,620** from Jeans Day funds to a non-profit of their choice with bank match.

FOOD SHELF



7 & M community
with the help of our community, we were able to donate **1,050 lbs.** of food to local food shelves!

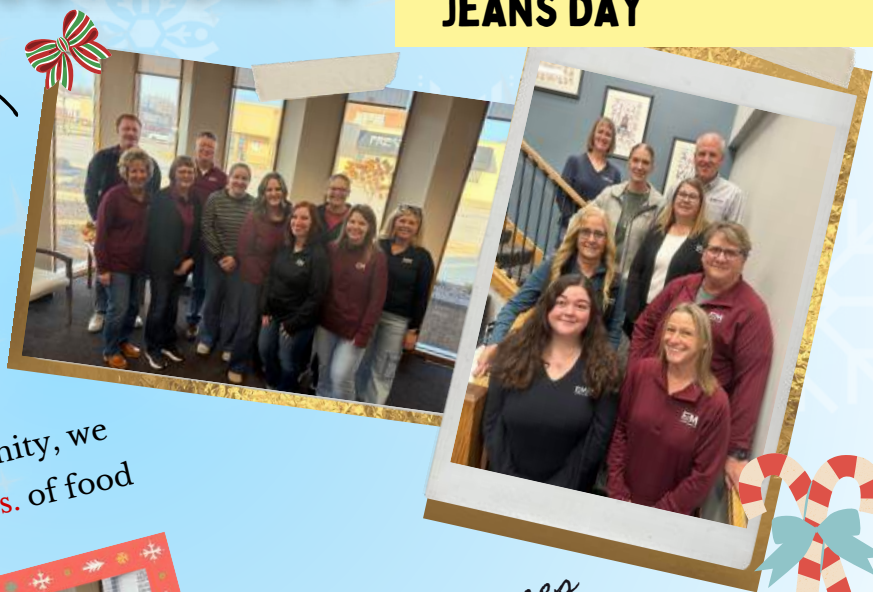


7 & M employees
Participated in and sponsored the Nami Walks

NAMI WALKS



JEANS DAY



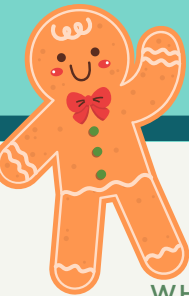
7 & M employees
wrapped Christmas gifts for the kids and moms of the Jeremiah Program



JEREMIAH PROGRAM

SUMMIT CLUB

Events



BRENDA REICKS
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Summit Club Directors



ASHLEY WINSLOW
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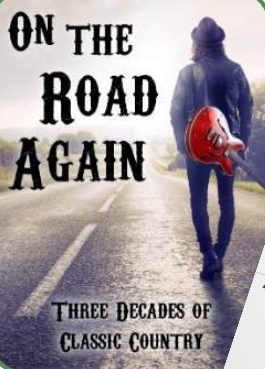
DAY TRIPS

The Sidekick Theatre

WHEN: Wednesday, March 18th
DEADLINE: Wednesday, February 25th
COST: \$133/person *Lunch Included***

DEPART TIMES:

PRESTON F & M - 8:00 AM
FOUNTAIN HISTORICAL - 8:10 AM
CHATFIELD F & M - 8:30 AM
ROCHESTER F & M - 9:15 AM



Interested in Our
GREECE TRIP?
It's not too late
to sign up!
April 13 - 22,
2026
Athens, Mykonos &
Santorini



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



Summit Club Diaries

"On August 25 through September 5, I had the pleasure of traveling once again with the F & M Summit Club, on my first river boat cruise, that included France, Paris, Normandy, the "Gems of the Seine River." It was a fabulous trip guided by Brenda Reicks our Summit Club Director! The ship size was perfect and the friendly, helpful staff on-board the ship was excellent. You can unpack once yet, see so many different historical French villages along your itinerary. I have to say that my favorite would have to be visiting Normandy, D Day landing Beach's the Omaha and Juno Beaches, and the American military cemetery! A profound experience for sure! I would give it a five-star Vacation!"

~ Pam M.

"Our experience traveling with the Summit Club was awesome! It was our first time traveling with them. The trip was abroad and so memorable! Everything is so organized, and you are very well taken care of. I highly recommend them!"

~Sandy M.

BRENDA IS A GRANDMA AGAIN!

Brenda's first grandson Jersey Wells Reicks arrived on Sunday, September 7th. He is a beautiful blessing and so loved by his cousins.

STAY TUNED!
ASHLEY'S BABY #3 IS ON
THE WAY!



Ashley and Brenda wish you a safe and fun
Holiday season! We hope you join us on
an adventure in 2026!

Financial Resolutions for a Prosperous 2026

Build a Budget That Works

- Use a budgeting tool to track income, expenses and savings goals.
- Consider setting up automatic transfers to savings - even small amounts add up fast.
- Schedule a financial wellness checkup with one of our advisors - we'll help you identify opportunities to save and invest.

Grow Your Wealth with Confidence

- Meet with your investment team to explore retirement accounts, IRAs and other options.
- Set a goal to increase your savings by 1 - 2% this year - small changes make a big impact.
- Track your progress with quarterly check-ins and personalized advice.

Make Your Home Work for You

- Explore home equity loans for renovations, debt consolidation, or major purchases.
- Ask about mortgage refinancing to lower your rate or shorten your term.
- Planning to buy or sell in 2026? Our lending team is ready to guide you through every step.

Invest in the Next Generation

- Open a student savings account to teach kids the value of saving.
- Learn about college savings plans and how to start investing for your child's future.



Protect What Matter Most

- Review your insurance coverage, account security and emergency savings.
- Update your beneficiaries
- Ask about our identity protection services to keep your finances safe in the digital age



Let's Make 2026 Your Most Financially Empowered Year Yet

Contact Us Today!

Insurance

Cherrie Brink
Insurance Agent
507.765.3387

Investments

Scott Rustad
Registered Rep
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John Horntvedt
Investment Advisor
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Preston

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Ashley Winslow
Lender
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Chatfield

Heather Borgen
Mortgage Lender
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Tami Larson
Lender
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Rochester

Tamsen Leimer
VP Business &
Mortgage Banking
507.944.6011

CONTACTLESS PAY

With contactless pay, you can make secure transactions with just a tap of your phone.

It's fast, convenient,
and perfect for your
on-the-go lifestyle.

*Here's how you
can get started*

- Step 1: Open the F & M Community Bank app
- Step 2: Navigate to the "Cards" section within the app
- Step 3: Select "Add to Apple Pay"
- Step 4: A security token will be sent to you via email or text
- Step 5: Simply agree to the terms and conditions



Pay with Ease

To make a payment, simply hold your phone near the contactless reader at the checkout. Your phone will prompt you to authenticate the transaction using your fingerprint, face recognition, or passcode.

CELEBRATING

Preston

115 Years

Chatfield

25 Years

Rochester

10 Years

Serving Our Community

