



Photo by Debbie Berte

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The Latest At F & M

While we were instituting the changes to debit cards and online banking, we also achieved a milestone. Our total loans outstanding crossed the \$100,000,000 mark in late October! In addition to those loans, we service nearly \$50,000,000 in secondary market home loans. These accomplishments are a tribute to customers like you and a tribute to our excellent staff that takes good care of you and the communities we serve.

While we are talking about accomplishments, we also achieved an "Outstanding" rating on our recent Community Reinvestment Act examination. Only about 5% of the banks in the nation accomplish this. And this is twice in a row we've done it! We take our responsibility of being a community bank seriously by investing in and giving back to the communities we serve.

Daniel M. Christianson
CEO & Chairman of the Board

Get In Touch With Dan!

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Notes from Dan's Desk

Looking Back on 2018: Creativity, Changes and Caring

Putting Our Customers and Community First

by Dan Christianson

2018 has been a busy year for us at F & M Community Bank. We started and have spent a good portion of the year with our rebranding effort. It's been a much more challenging transition than we imagined it would be, but we're very happy with the results! And this newsletter is one of the things of which we're most proud. Hopefully, you're finding this and the other changes to our "brand" to be inviting and progressive, too. I don't think I mentioned this earlier in the year, but we want to thank Dan and Ana Goettsch of Field and Forge Creative Workshop for leading us in the rebranding. Dan and Ana are good friends of Alyssa's from college, so we were able to utilize that connection to find some good young talent in helping us!

On top of the rebranding, we converted to a new debit card processor in September. This change allowed us to bring some enhancements to our cards that we weren't providing in the past. And the timing was good as we were able to issue our new cards with our new logo. We hope you're finding the new card and the related enhancements to be of value as well.

And in November, we undertook a big conversion to our new online banking application as well as an updated mobile banking application. These new applications are much more robust, inviting, and user friendly! You can control your debit card from the mobile app. No more calling us if you forgot your password (I forgot I had changed my User ID and learned it doesn't help with that ☹). And the information that is available is formatted much better and is much more attractive. And that's just on the consumer side. On the business side, the online banking application is extremely robust and allows the business to control access in ways I had never imagined—a great asset given today's cybersecurity demands.

I want to thank you, our customers, for helping us work our way through all these changes. It may have been confusing and frustrating at times, but we sincerely believe that with these changes you will find the delivery of our services to be much improved. As our slogan says and we hope you'll find with these improvements, **"We Make Banking Easy!"**

And I definitely need to thank our team members. There was a lot of work to be done behind the scenes to accomplish all of these things. They had to endure some confusing and frustrating times as we made these changes. But we believe that these changes will help them help you and that they can be proud of being part of a community bank that tries to be progressive in creating its brand and in delivering its services.

We hope you have a peaceful Christmas and Holiday Season as well as a New Year filled with good health and good times.

Community Connections

Bells will be ringing in Preston for the Salvation Army on Friday, December 14th from 9:00a-4:00p at F & M Community Bank and 4:00-7:00 at Preston Foods. Bell ringing shifts will be ½ hour long and everyone is welcome to ring! If you are interested in ringing bells or have any questions, give us a call at **507-765-3823** and ask for Holli or Brenda, or email Holli at holliw@fmcommunity.com.

If you are not able to stop by the kettle on the 14th but would like to make a donation, financial contributions can be dropped off or mailed to F & M Community Bank, PO Box 467, Preston, MN 55965. Checks should be made out to Salvation Army. Thank you for your support! [g]



Friday is JEANS DAY!

Wearing Jeans for A Cause

You may see the F & M staff wearing jeans on Fridays throughout the year. When we do so, we pay a "jeans tax" and are donating money to causes that are near and dear to our hearts, and a few of which we invited our customers to donate as well. Thank you to those that donated! This year, along with the bank's match, we donated \$5,495.00 to 11 different non-profits in the area. These include: the school milk and healthy snack funds for Fillmore Central and Chatfield Schools, Mission 21, Go Red for Women, Channel One Food Shelf, Women's Shelter Inc., Epilepsy Foundation of Minnesota, Ronald McDonald House, Gift of Life Transplant House, Crohn's and Colitis Foundation, and Christmas in Fillmore County.

Photo by Kari Cousineau



5TH ANNUAL

Holiday Decorating Contest & COMMUNITY FOOD DRIVE

Each year the Preston Area Chamber of Commerce puts on a Holiday Decorating Contest for the Preston Area Businesses and Organizations. From December 10th until the 31st citizens can vote for their favorite display by bringing in non-perishable food items to the location for which they are voting. Each food item counts as a vote. All food will be donated to the Preston Food Shelf. [o] This year the PACC will be adding a People's Choice Award where the Facebook community can vote for their favorite. F & M Community Bank has been the winner the past two years so help us retain our champion status! Vote early, vote often, and let's stock the shelves of the Preston Food Shelf!!

Employee Connections



Dale & Carol Throckmorton's new grandson:
Canaan Joseph
Son of Andrew & Brandy Allen
Born July 9th, 2018

Employee Anniversaries

Dianne Ruud	36 years
Brian Aberg	21 years
Carol Throckmorton	20 years
Kari Goldsmith	16 years
Scott Rustad	15 years
Mary Schwarz	14 years
Deb Vonwald	4 years
Stacy Every	4 years
Jana Janosik	3 years
Laura Witt	3 years
Nate Askelson	2 years

Introducing The CardValet® App

With the CardValet® app, you can save time and rest easy by controlling the cards in your wallet with the phone in your pocket.

Fraud Protection

- Real-time alerts keep you informed when your cards are used
- Transaction controls allow your cards to work only in specific locations or geographic areas
- When your cards are "off," no withdrawals or purchases will be approved

Control Spending

- Set spending limits for general use or specify thresholds by merchant types, such as gas, groceries or retail stores
- Establish controls by location and change parameters via your mobile device

Business Use

- Use transaction controls for merchant codes, locations, transaction types and thresholds to ensure employee spending adheres to company policies

Review Balance and Transactions

- Monitor your finances anytime, anywhere by using the CardValet® app to check your account balances or review recent card transactions



Preston's Point Of View

Forget What?

by Chuck Aug



I love going to Minnesota Gopher football games. As this current season, and previous seasons for that matter, progresses, you may question my sanity. Regardless, I love going to the game if not always enjoying the game itself. It is usually a family event so always a pleasure. This year we attended a Friday night game. There was a 100% chance of rain for game time so proper attire was required. I typically worry about dressing right for games, not wanting to be cold but yet not too warm. So, to alleviate any worry, I simply pack every single piece of Gopher gear I have and take it along. I decide what to wear at the stadium.

It was about Marion when I remembered I had not packed my rain pants. All that worry and packing and I was still going to get wet! So, into Scheels we went for a pair of rain pants. A quick run around the store and I had some nice rain pants that were justified by the fact the ones I had left at home were now too small for me. Thank goodness we stopped as it did in fact rain. The entire game. [t]

We stayed at our daughter's house that evening and we brought in our wet clothes to dry. The next day as we were leaving, my daughter Nikki asked me if I had all my clothes since we brought everything in to dry. I said, "Sure." "Sure?" she replies. "I think so..." I said, losing some confidence. Attempting to jog my memory and playing along, Vonnie says "You have your phone charger?" This is my most common travel item to forget and sure as heck I had left it in the bedroom. I come back out to the front door to leave, confident I now had everything.

Nikki says again, "Do you have everything?" A bit irritated I reply, "Yes". "Father," she replies, "really?" Now confused I say, "What do you mean?" She says, "Look behind the front door." Which was right in front of me. I looked and said, "What?" She replies, "OMG! Remember what you forgot to bring to the game yesterday?" And there it was, inches from my nose. Frogg Togg rain pants. Purchased at Scheels. Just yesterday. By me.

At least I didn't forget the tickets. This time. That was a few years ago.



Aberg's Acre

by Brian Aberg

It was a rocky start to the fall season for me, in August I pulled my quadricep muscle off my knee which required an operation that attached the muscle to two holes drilled in my kneecap. I have been going through a slow but progressive recovery. I work with a wonderful group of people at the Bank and want to thank everybody for taking great care of me, helping me in and out of the Bank, bringing me lunch and many other step savers for me.

I think Las Vegas had odds on if I would be able to combine this fall. Everybody should have known that I am one stubborn Norwegian. The trip up the ladder went well and I was able to get into the cab. It was a little more frightening going down the ladder but I made it. I did get stuck in the mud one time with the combine and there was no way out if they couldn't pull me out! But my great staff of workers saved me and pulled out the combine. I really appreciated those who volunteered to help me with harvest. I also want to thank my crew that helped make harvest possible for me.

The most fun this fall was having my 3 ½ year old granddaughter ride with me on the combine. She is one great helper. She also liked the ride on the big tractor with grandpa's helper Merle.

Have a Blessed Holiday Season.



Summit Club

Warm Winter Wishes from the Summit Club

Reflecting on 2018 and looking forward to 2019...and beyond!

And...another year bites the dust! Where has the time gone? We had a great year with all of you, and made some great memories on our day excursions spent with our travelers! We saw so many great shows and concerts, experienced a winning Grand Slam at the Twins, and spent a rainy but fun day at the Minnesota State Fair. As we write this, we are looking forward to the two events left for 2018; the Mystery Trip and then the Holiday Concert at Chatfield Center for the Arts.

We have been busy planning for 2019 and have put together some trips we know you'll enjoy. We've even started planning for 2020! As we look into the new year, we would really like to spend some down time with our travelers, so we are planning to host a Coffee and Conversation regularly, alternating locations between Preston and Chatfield. We'd like to take this time to relax and get to know you, as when we are travelling there's a lot to be done and not much time to chat. We hope you'll take this opportunity to get to know us too! This will be held at no charge, but we encourage you to bring in a donation for the local food shelf.

We are always planning and adding trips and events to our itinerary, so send us an email at summitclub@fmcommunity.com if you would like to get on our email list or you can stop in or call anytime. [a]

We sincerely wish you all a blessed and joyful holiday season, and look forward to seeing you in 2019 as we Reach New Heights with the F & M Summit Club!



Wednesday, January 23rd Lunch and Learn at the JailHouse Inn

Join us at 11:30 am at the beautiful JailHouse Inn Bed and Breakfast located in Preston to Lunch and Learn how to protect yourself from scammers. Unfortunately, this is becoming a frequent issue and we would like to share with you what you need to know and how to stop it from happening to you. And while we are there, we can tour the JailHouse Inn! Cost is \$7 per person. Reservation deadline is January 10th as space is limited.

Wednesday, February 13th Coffee and Conversation

Join us Wednesday morning, February 13th at 8:00 am for Coffee and Conversation at Jac's Restaurant in Chatfield! Please RSVP by January 31st. Freewill donation to the Fillmore County Food Shelf. Hope to see you there!



The Summit Club Team



Brenda Reicks
brendar@fmcommunity.com



Allison Whalen
allisonw@fmcommunity.com



Misty Sass
mistys@fmcommunity.com



Friday, April 5th Jesus Christ Superstar

We are excited to announce we have tickets reserved for the musical *Jesus Christ Superstar* at Rochester Civic Theater! Before the concert we will have dinner at Victoria's Ristorante in Rochester. \$92 per person. The bus will be departing from F & M in Preston at 3:45. Fountain Historical Center at 3:55, F & M in Chatfield at 4:10. **Reservation deadline is January 25th.**



May 13th – May 16th

It's a Mystery Trip!

Pack your mukluks and your cowboy boots because we're looking for the Yukon Kid? We're headed to the North Pole to get your kicks on Route 66? And when the train whistle blows, be on the lookout for outlaws, elves and Abe Lincoln? This interactive Mystery Trip is full of clues, characters and surprises that will keep you guessing until the very end! Cost is \$691 per person for a double and \$839 for a single. [n] A guaranteed rollicking good time! Reservation deadline is March 8th.



July 10-16, 2020

Maritime Breezes

Join us for 7 days and 6 nights as we tour Nova Scotia, Prince Edward Island and New Brunswick! Some highlights include a stop at Peggy's Cove in Halifax, a visit to the legendary home of Anne of Green Gables, a traditional lobster dinner, a journey to the site of the Hopewell Rocks, a ride on the Digby Ferry to travel the Evangeline Trail...and much more! Watch for more details in the coming months.



March 1 - September 28, 2019

Wednesday, May 29th

Mamma Mia!

That's right! We're going to Chanhassen to see Mamma Mia! After the show, we will be off to the Arboretum in Chanhassen for a private tram tour. It should be a beautiful tour as the flowers will be blooming. Watch for the reservation deadline and departure details in the next newsletter. Limited space due to the tram capacity. \$129 per person.



A Friendly
Reminder

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.

Chatfield Check-In

by Dan Root



Greetings from Chatfield! As I look out the window, fall and winter are upon us. The wind is getting colder, the days are shorter and the feeling of snow is in the air. Before we know it, January will be here and we start another year. I don't know about you, but 2018 flew by faster than any year I can remember. As 2018 comes to a close, farmers are finishing up in the fields, road construction is coming to an end, school is well under way and everyone is planning for the holidays. The holiday season can be a very stressful time, but if we take the time to enjoy our family and friends, they can help us get through any tough times. I hope you get the chance to spend time with the people you love and enjoy being with. [i]

Our seasoned staff in Chatfield can help you with any of your banking needs, please stop in and see us. The whole crew is ready to assist you. Whether it be a new checking or savings account, an auto loan, a new home loan or to buy that new snowmobile (snow is coming!). We look forward to chatting with you.

I would like to wish you all a Merry Christmas and a Happy New Year. Let's all make 2019 a very wonderful year for all.



Rochester Recipes: Poch's Pantry

Time to Indulge with Tom & Jerry... and Not the Cartoon!

by Brian Poch

From Poch's Pantry, I bring you a little holiday cheer to warm the soul. All too often the holiday season can feel like a Tom and Jerry cartoon episode! However, the frothy and comforting Tom and Jerry cocktail is perfect for chasing away the cold of winter. It's a way of bringing friends and families together (age 21 and above of course) and warming up the conversation.

Tom and Jerry recipes are available everywhere, but this one comes to us from Jim Oeltjenbruns...our fearless Rochester leader. I haven't tried this one yet, but he has assured me it is a great recipe and fun to make while your company is gathering. Any recipe that calls for 2 pounds of powdered sugar has to be great! The invention of the Tom and Jerry cocktail is generally credited to British journalist Pierce Egan in the 1820's. Mr. Egan wrote a book, and subsequent play, called *Life in London*, in which the main characters are named Tom and Jerry. It is believed that he introduced the cocktail as a way to promote his book and play. Jerry Thomas, who is considered the father of modern mixology, was known to claim that he invented the Tom and Jerry, and although he published a similar egg-based cocktail in his 1862 book *How to Mix Drinks* (or *The Bon-Vivant's Companion*), most historians agree that Egan is the true originator.

Regardless of how it came to be, it is certainly worth enjoying!

Tom & Jerry Recipe

Ingredients:

- 1 Dozen Eggs
- 2 lbs. powdered sugar
- 1 teaspoon cinnamon
- 1 teaspoon allspice
- 1 teaspoon salt
- ¼ teaspoon cream of tartar
- ½ teaspoon baking soda

Directions:

- Separate eggs
- Add cream of tartar to egg whites, beat until stiff. Add 1 lb. of powdered sugar and beat again.
- Beat yolks until light, add 1 lb. of powdered sugar and beat again.
- Fold two mixtures together adding cinnamon, allspice, salt and baking soda.

When batter is complete, add a healthy scoop to a mug. Hot water and brandy or spiced rum is added and then topped off with a dash of nutmeg.



Selecting the Right Crop Insurance Options for Your Operation

While many dream of a white Christmas, we're pretty sure farmers are dreaming about next year's grain crops already.

A few reminders from F & M Insurance Services:

Insurance coverage ends at the earliest of:

- Total destruction of the crop;
- Harvest of the unit;
- Final adjustment of a loss;
- Abandonment of the crop;
- September 30, 2018 (silage); or
- December 10, 2018 (grain)

Granted, you have until April 29, 2019 to report your production; however, many are in loss situations due to production and harvest price. Production reporting will be necessary to adjust the loss. The adjuster will need all required information to work your claim in a timely manner. [r]

Our next important deadline is March 15, 2019 which is the sales closing date for Spring-seeded crops. Please contact Dan Root or Cherrie Brink at our respective locations with regard to your operation's risk management planning. Together, we can plan a strategy that will complement your business.



INSURANCE
SERVICES



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Agency Manager

Preston
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Brenda Reicks
Agent

Preston
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Dan Root
Crop Specialist

Chatfield
507-867-1605
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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!



by Scott Rustad

Happy Holidays!

A little incentive from neighborly help can solve procrastination!

Every fall I have my projects that I want to get done prior to the approaching winter. This year is no different but there is a little more incentive to get some bigger projects completed. This coming spring my daughter Sierra graduates from High School and the plan is to have her graduation party at our house. If you recall last spring, it was impossible to do anything outside until late April due to poor weather. If 2019 is a repeat weather wise I might have some issues. The clock is ticking and I will have to overcome my flaw of procrastinating!

Some of the items on my to do list are:

1. Put a clear coat sealant on our patio. It will give the patio a nice shine! (have had the sealant since May 2018)
2. Paint the garage floor. It will look more like a man cave! (Have had the covering or paint since August 2017)
3. Paver work for a spot to place my grill. (have had sand and pavers since October 2017)
4. Cut down a couple of trees that are not very attractive. (have talked about it for 3 years. Once cut down, the cleanup will take some work!)

As you can see, I have been prepared to tackle these projects but it just hasn't come to fruition.

One weekend I was visiting with my neighbor Ron. He happens to be a guy that is a jack of all trades and very helpful as a neighbor. I am thankful to have him as a neighbor as I am not a handy

man. Sharone can attest to that. I had mentioned to him that I had a couple of trees that I wanted cut down but I didn't have the confidence dropping the tree myself. [s] They need to be cut so they fall a certain way. If I did it, they would probably fall and do damage to other trees or even worse land across Highway 52! Immediately he said he would drop one tree for me. How could I refuse! OK. I will be busy with the cleanup for a few days. Time to get started!

A couple of weeks later as our family was returning from a trip to the cities, we pulled into our driveway and noticed the other tree was cut down! It was not a small tree! Ok. I will be busy with the cleanup for a few days! Time to get started!

Thank You Ron! I wonder what you can do to get me started on my other projects?

Have a Merry Christmas and a prosperous New Year!

Scott Rustad
Registered Representative
scott.rustad@ceterais.com

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

F & M FYI

Important Reminders

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

IMPORTANT DATES

- Monday, December 24th** – Closing at Noon
- Tuesday, December 25th** – Christmas - Closed
- December 31st** – Required Minimum Distribution (RMD) Deadline
- Tuesday, January 1st** – New Years Day - Closed
- January 2nd** – First day to contribute funds to your Traditional, Roth, or SEP IRA Plan for tax year 2019
- Monday, January 21st** – Martin Luther King, Jr. Day - Closed
- Monday, February 18th** – Presidents' Day - Closed

Be sure to make note of our upcoming Holiday Open Houses listed on the back page.

Finish The Quote Contest

"Chestnuts _____ on an Open Fire."

Fall Winner: Sally Jeske - "Fall Leaves are Summer (Waving) Goodbye"

We have hidden a song title/phrase in this issue. The song title/phrase will have a missing word. Look for any letters enclosed in [brackets]. Rearrange the letters to form the song title/phrase. One word will be missing. Figure out the missing word, write it down on the entry form and **mail to:** Missing Word Contest, F & M Community Bank, PO Box 467, Preston, MN 55965. 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.

Entry Form

Name _____

Address _____

Missing word(s) _____

F & M Community Bank, N.A.

Balance Sheet 9/30/18

Cash & Due From Banks	4,482,565
Securities	21,546,969
Loans (Net of Loan Loss Allowance)	96,448,735
Other Assets	6,062,401
Total Assets	128,540,670

Deposits	109,288,406
Other Liabilities	4,979,142
Capital	14,273,122
Total Liabilities and Capital	128,540,670

Matt's Trivia!



With the Christmas season soon knocking on our door, here's some Christmas trivia and quotes:

by Matt Quanrud

Did you know that Christmas caroling began as an old English custom called Wassailing - toasting neighbors to a long and healthy life?

Do you know what song is the biggest selling Christmas song of all time? It was written by Irving Berlin and recorded by Bing Crosby in 1942. You guessed right....White Christmas. There are supposedly over 500 versions of the song sung in dozens of languages. I thought it might be Rudolph the Red Nose Reindeer! I was wrong.

Did you know that George Washington and his men spent Christmas night in 1776 crossing the Delaware River in dreadful conditions? Christmas 1777 was a little better for them at Valley Forge. Washington and his men had Christmas dinner of Fowl cooked in a broth of Turnips, cabbage and potatoes.

One of my favorite Christmas quotes is by Charles Dickens. "I will honor Christmas in my heart, and try to keep it all the year."

If any of you are wondering what to give for a Christmas gift this year here is a quote from Oren Arnold that may help you out. "To your enemy, forgiveness. To an opponent, tolerance. To a friend, your heart. To a customer, service. To all, charity. To every child, a good example. To yourself, respect."

May you all have a very Merry Christmas and a Happy New Year!



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Photo by Matthew Heidenwirth

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

Find us online at:

www.fmcommunity.com

@fmcommunitybank



UPCOMING

Holiday

**Open
Houses!**

CHATFIELD

December 7th, 2018

9am - 4pm

229 Main St N.
Chatfield, MN 55923



PRESTON

December 14th, 2018

9am - 4pm

100 St. Anthony St.
Preston, MN 55965



ROCHESTER

December 21st, 2018

9am - 4pm

2768 Superior Dr. NW, Ste C
Rochester, MN 55901

