



# People you know. Bankers you trust.

## Local Ownership. Local Decision-Making. Local Commitment.



**Paul Pieschel**  
President & CEO

The strength of a community is determined by the local residents and businesses—neighbor helping neighbor, working together for important causes, supporting local businesses—it’s what makes a community great. F&M Bank was founded with the sole purpose of supporting the financial needs of the local community—farmers, residents, businesses, schools, civic and charitable organizations and local government.

What difference does local ownership make? Our roots run deep here. Like our customers, we raised our family here and we live and work in the community. We have a personal, vested interest in the success of the bank and the impact we can make for others.

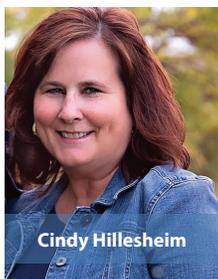
Why does local decision-making matter? We don’t answer

to a larger organization or an executive team who is not familiar with our customers and communities. If a customer needs a loan, we have resources and flexibility that others don’t have. Loan decisions are made locally and quickly by our bankers. When you call the bank, our bankers answer, not a distant call center. We get to know our customers, strive to build lasting relationships and have a genuine interest in their success.

What does local commitment mean? We know the communities we serve. We generously give our time, our talent and our resources to make a difference and strengthen the community. You’ll see our bankers volunteering, at church, in the schools, serving in civic organizations and more.

If you bank with us, thank you! If you haven’t experienced the F&M difference, we invite you to stop in for a visit. You can count on us to go the extra mile for you.

## Celebrating Cindy Hillesheim—45 Years of Dedicated Service



**Cindy Hillesheim**

In 1979, a postage stamp cost \$.15, a loaf of bread cost \$.40 and a gallon of gas cost \$.90. There is another fun fact about 1979—it was the year Cindy Hillesheim joined F&M Bank! Over the next 45 years, the world changed dramatically, and Cindy’s career rose from Loan Secretary to Vice President, and being a key member of the Executive

Management team.

Cindy is very humble about her career. Her talents were quickly recognized, and she was promoted many times throughout the years. She was the first female Vice President and first female Senior Officer. Her performance and leadership had a significant impact on the bank’s success. “Cindy has been such an asset to the bank. She was a steady influence through the years—a good listener, a hard worker, thorough and organized, with great people skills. Employees and customers always gravitated to Cindy. She has done a great job and will be greatly missed,” said Paul Pieschel, President & CEO.

When asked about some of her favorite memories, she remembers the many fun times, the camaraderie and laughs,

the fun costumes, lip syncing to Sister Act at the “Christmas in July” event and countless other ways she and her co-workers at F&M Bank and F&M Agency navigated life together.

What will the next chapter look like for Cindy Hillesheim? She doesn’t have a clear picture of exactly what lies ahead for herself and her husband, Dan, who always supported her throughout her career. She does know it will be a more relaxed lifestyle that includes traveling, more time with family and friends, and a focus on peace, health and wellbeing.

Thank you, Cindy, for the significant contributions you have made to F&M Bank. Stop in and see us often!

### Grateful. Thankful. Blessed.

*“I will be forever grateful that I started my career with F&M Bank. The core values of F&M and the Pieschel family taught me a lot and made me a better person. Over my 45-year career, I’ve had co-workers that became like family and customers that became friends. Thank you to the Pieschel Family. Your trust in me made my life and my family’s life so much better. As I retire, I do so with the knowledge that I have been part of something truly special.”*

~ Cindy Hillesheim ~

# Being Local Makes a BIG Difference for YOU.

## Our core values set us apart.



**Our Management Team** pictured left to right: Doug Daub, Morgan Office Manager; Bracey Lerner, Vice President, Senior Lender; Julie Smith, Vice President Compliance & Operations; Paul Pieschel, President; Mike Granda, Vice President & Cashier.

You aren't just a number at F&M Bank. EVERY customer is important to us. EVERY relationship matters. We do our best to make a difference in the lives of our customers and our communities.

Our core values make us different: Loyalty – Trusted Advisor – Experience – Local Ownership – Community Commitment. At F&M Bank, these core values aren't just words, they guide us every day and set us apart from other financial institutions. Our Management Team leads our bank with integrity and wisdom. All members of our Management Team work in Springfield and Morgan. If you need to contact us, stop in or call us—a live banker always an-

swers our phones and greets you during banking hours.

We have been locally owned for 106 years. Our bankers live and work here. We provide jobs to dozens of local residents. We give generously with our time and financial resources to important causes in the community.

We know our customers. This is very different than many larger financial institutions that have distant ownership and leadership teams who do not personally know their customers or the communities they serve. We're here for you and want to be your trusted financial partner. If we haven't met you yet, please stop in and let's discuss how we can help you reach your goals.



*"I recommend F&M to family and friends. They are very trustworthy, helpful and willing to answer any questions."*

**Taylor Augustin**  
Teacher Paraprofessional  
Springfield High School

## Thank you, Taylor.

### We appreciate your feedback and your business!

When our customers succeed, we do, too. Taylor Augustin was thinking about buying her first home. She knew there was a lot to learn in order to make a good decision for her future. She heard about the extensive online financial education we offer on our website called Everfi, and she utilized this resource to learn about loans and mortgages.

"Their online program, **Everfi**, was a beneficial tool for me when I first started looking into loans. I knew close to nothing about buying or owning a home. Everfi helped me better understand what a mortgage was, if I would be able to afford living on my own, and much more. I would recommend Everfi (on the F&M Bank website) to anyone looking at or is in the

process of purchasing a home," said Taylor.

Taylor connected with bankers at F&M to discuss her goals and learn more about loan options. "They responded to emails and calls in a timely manner. They worked with my schedule. Being able to go into the bank and talk with someone who could help me was very important to me," commented Taylor.

Our bankers are here to work with all of our customers, whatever your age or stage of life. We listen to needs, ask questions and offer financial solutions that can help our customers reach their goals. You're not just a number at F&M Bank. Every customer is important to us and it's our goal to build lifetime relationships.



## Spread the Word.

### We appreciate your referrals and your Google reviews!

The best compliment we can receive is a referral from a happy customer. Send your family, friends and neighbors to F&M Bank. We promise to take great care of them... and our **EZ Switch Kit** makes moving to F&M easy! **We love your Google reviews, too.** They are a great way to share your F&M experience with the online audience. Your kind words and recommendations mean so much to us!

# HSA's & IRA's

Enjoy tax benefits while you watch your money grow.



F&M Bank offers two important, tax-advantaged accounts that help you save money and reduce taxes. IRAs (Individual Retirement Accounts) offer tax benefits as you save for retirement. We have traditional and Roth IRAs. You can open a new IRA and also transfer your IRAs from other financial institutions to consolidate your funds at F&M. If your IRAs have large balances, we can help you structure them for maximum FDIC coverage.

Our HSA (Health Savings Accounts) offers tiered interest rates—the larger your balance, the higher your interest rate. Anyone with an HSA-eligible healthcare plan can open an HSA. Use your HSA funds for qualified medical expenses or allow your money to accumulate for the future.

Contributions are tax-free, withdrawals are tax-free for qualified medical expenses and growth in the HSA is tax-free.

**Talk with a banker about these products and consult your tax advisor to confirm eligibility. Fees could reduce earnings.**

## We kids!

Check out our Money Beez and Student Backpack accounts.

At F&M Bank, we believe it is important to start teaching children the value of money at a young age. As they grow older, our Everfi online educational tools help them become financially smart, confident and responsible with their money. We have special accounts for kids of all ages, starting with Money Beez savings for babies through age 12, and Student Backpack for students up to age 24. Here are some of our cute Money Beez savers and our current Student Backpack Ambassadors. Spread the word to all the young people in your life. We want to be their bank!



## F&M Getaways

Join us for GREAT fun and adventures!

You're invited! Come along for good times, beautiful sights and great memories. Our F&M Getaways are always fun. Visit our website to see upcoming trips. Want to receive emails about future Getaways? Send us an email to [getaways@fmbsspringfield.com](mailto:getaways@fmbsspringfield.com) with "Getaways" in the subject line, and include your name, address and phone number. We'll keep in touch! Check out the happy group that enjoyed Nashville and Memphis on a recent trip.

# Community Involvement

## Making a difference and having fun!



Our bankers distributed FOL folders at the Morgan Fire Dept 9-11 event

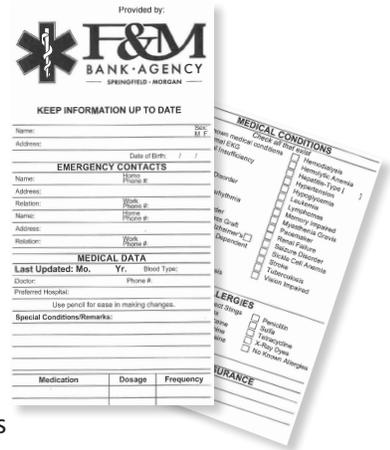


Cookie Monster joined us for some Halloween fun at Zion Ev. Lutheran Church in Morgan.



Our bankers and families enjoyed our "Under the Sea" Festivities at the ECFE Early Learning Carnival—Springfield Public Schools.

Our 'File of Life' project was a great success! We were proud to be recognized as a 2024 Community Champion by the Minnesota Bankers Association for this project. We purchased 1,000 FOL magnetic folders and provided them to seniors in our communities at no charge. Seniors are encouraged to put their important medical information in them and affix them to the refrigerator to help first responders or friends in case of emergency. Our bank team members raised money for this project through our 'Denim for a Cause' program. If you would like one for your home or loved one, let us know.



**Summertime is FUN time and we love a good parade!**

Catfish Days Parade



Riverside Days Parade



Watermelon Days Parade



Check out our Facebook page for bank news and community highlights.



Do you enjoy Facebook? We invite you to visit our page... and **LIKE** it! We post interesting things that are happening in the bank and the community, plus we provide some financial education that may interest you. We hope you will become a F&M Bank Facebook follower.



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