



Building Relationships. Making a Difference.

People you know. Bankers you trust.

Bankers by Day & Volunteers by Night

Personalized Banking — Focused on YOU.



Have you noticed that it is getting harder to reach real people when you contact businesses?

I often find myself stuck with AI representatives (artificial intelligence) or placed in a maze of numerical options when trying to connect via phone — press 1 for this and 2

for that — and if I do reach a live person, they are frequently located in a faraway call center with no idea who I am. It is such a challenge to get personalized service from someone who truly cares.

When you call F&M Bank, you speak with real people. We're a family-owned bank. We do our best to help every customer. For us, it's all about relationships. We want to know our customers on a personal level, so we can understand their needs and assist with

their goals. We enjoy interacting in person, on the phone and by email. Our customers are the reason we are here.

Our commitment doesn't stop when the bank closes. Our bank and our staff are very active in the community, so you often see us at bank-sponsored events or other community activities. If you are personally involved in local organizations, you may be working with F&M bankers. We believe in making a difference for our customers and our communities with our time and our resources.

Of course, we know the importance of offering convenient services too, like online banking and mobile banking. You can manage your accounts 24/7. Wherever you go, we'll go with you!

If you already bank with us, thank you! We're so glad you are here. If you haven't experienced the F&M Bank difference, we invite you to stop in and talk with us. We're here for you!

Watch Out for the Latest Scam

Voice cloning impersonates a loved one in crisis.



With the rise of AI (Artificial Intelligence), scammers have become more creative and their scams have become more believable. Please beware.

If any of your family members have posted videos online, AI can capture their voice in a few seconds and use it to create a horrific, heart wrenching scam. What happens? You receive a phone call from someone who sounds like your loved one. They tell you they have been in a terrible accident and have devastating injuries. They assure you that a payment of money (often thousands of dollars) will prevent the injured party from pressing charges and they won't have to go to jail. They urge you to send money quickly... crying, moaning in pain, begging... they will be very convincing.

To prevent falling victim to voice cloning scams, discuss this with your loved ones and prepare in advance. Call the person back on a

number you already have in your contacts, not using the number they used to call you. (Don't click "call back".) Please note they can often manipulate Caller ID to display a family member name.

Have a "safe word" pre-determined to use if they say their phone has died and you won't be able to call them back using your trusted phone number. Establish ONE safe word in advance with all family members — an easy to remember word that is unique to your loved ones. Ask for their location and check with local authorities to see if there is an accident reported there. If you don't have a safe word, ask personal questions that only your loved one would know. They say your loved one has amnesia from the accident? Call another family member to see if they have heard from the loved one and determine if this seems plausible.

Be PROACTIVE and turn off "public" settings on your social media accounts for an extra level of protection. Report any attempts of fraud to your local authorities.

Children Are Our Future

We proudly invest our time and resources to educate, recognize and reward young people in our communities.



Bank Visits

We enjoy visiting with students from area schools. Here are some students who recently visited from St. Raphael's and Springfield Public Schools. We provide bank tours, share fun facts about banking and answer questions. Were there some future bankers in the groups? We hope so!

Student Backpack Grad Chats

We want to equip our customers with knowledge to make smart financial decisions. We offer

Grad Chats to our Student Backpack high school seniors. It's an opportunity to share tips and strategies as they start exciting new chapters in their lives. Wherever they go, we want to go with them!

Our Customer Service Representatives — Kayla Krueger in Springfield and Sheri Madsen in Morgan — enjoyed several Grad Chats before the school year ended.

Congratulations on your graduation!



Kayla Krueger & Dan Rogotzke



Kayla Krueger & Ben Potter



Kayla Krueger, Jex & Jalivia Richert



Shari Madsen & Rachel Schumacher



Ben Potter & Kayla Krueger
Springfield



Kegan Tietz & Doug Daub
Morgan



Student Backpack High School Scholarship Winners

Congratulations to this year's F&M Bank scholarship winners! Your future is bright. Best wishes as you continue your education.

Welcome Kayla and Elizabeth!
We are glad you're here.

Kayla Berberich and Elizabeth Hynes are the newest members of the F&M family.



Kayla recently joined our loan department as our Loan Processor/Loan Assistant. She comes to F&M with seven years of financial services experience. Originally from Big Lake, MN,

Kayla and her husband, Michael, live in Springfield with their two cats. Kayla has served on the Springfield Chamber Board for over four years and likes to travel and spend time outdoors.



Elizabeth is the newest face in our Springfield teller line. Originally from Winnebago, MN, and a graduate of Bethel University, Elizabeth is enjoying getting to know so many community members.

Her hobbies include reading and playing the piano. She and her cats, Corn, Francis, and Tori reside in Springfield.

We invite you to stop in soon to meet Kayla and Elizabeth.

New to Farming? Transitioning Your Family Farm?

We want to be your Trusted Ag Partner.



If you are new to farming, choose a bank who will help you navigate the ups-and-downs of the Ag market. We're rooted in agriculture and have served generations of area farmers. Perhaps you are in transition planning with your farm. We're here to help!

As an FSA Preferred Lender, we have access to many lending options that other financial providers do not. We can utilize both FSA and RFA programs for downpayment and rate assistance, and we may be able to lend up to crop insurance guarantee levels on crop operating lines. In good times and challenging times, you can count on us. Contact us today to discuss your needs and learn more about the advantages of banking with F&M.

Contact us to learn more about the advantages of banking with F&M—Experience. Local Decision Making. Resourceful. Your success is our goal.

Summertime Is FUN Time!

Boats, RVs, ATVs, trucks, automobiles & more! See us FIRST for your borrowing needs.



Dreaming of a new toy? Time for a new vehicle? It's the time of year when many of our customers are making major purchases. Unlike many dealers, our loans have no hidden fees. We offer competitive rates and pre-approvals so you can shop with confidence. Work directly with one of our dedicated lenders. Our process is easy! Stop in or call us today.

Home equity loans can provide the resources you need.



Do you need to borrow money to accomplish items on your To Do List?

Home equity loans can help you achieve your goals — home improvements, major purchases, pay off high-rate credit card debt, fund education and more. Did you know we offer fixed rate home equity loans and variable rate home equity lines of credit (HELOC)? Many customers like the interest-only payment option with our HELOC. We have streamlined underwriting for qualified applicants. Contact us to learn more.

Need money?


Talk with
our
local,
personal
lending team!



Left to right: Brady Berg, Amy Baier, Tammy Arnsdorf, Doug Daub

(All loans subject to approval. NMLS#: Paul Pieschel 498627, Bracey Lerner 1623208, Doug Daub 498628, Amy Baier 498624)

Provided by:



KEEP INFORMATION UP TO DATE

Name: _____

Address: _____

EMERGENCY CONTACTS

Name: _____

Address: _____

Name: _____

Address: _____

Relationship: _____

Relationship: _____

MEDICAL DATA

Last Updated: Mo. _____ Yr. _____ Blood Type: _____

Doctor: _____

Prescribed Medication: _____

Special Conditions/Remarks: _____

Medication Dosage Frequency

MEDICAL CONDITIONS

Heart Disease

High Blood Pressure

Diabetes

Cholesterol

Stroke

Arthritis

Depression

Alcoholism

Smoking

Other

ALLERGIES

Penicillin

Shellfish

Egg

Latex

Other

Insurance

'File of Life' Project

Our staff loves to support the community!

Our team members sometimes wear jeans on Fridays in exchange for a donation to an important cause. We call this 'Denim for a Cause'. Recently, our staff donations allowed us to purchase 1,000 File of Life folders. These magnetic folders are for seniors to put on their refrigerator. They contain important medical information to help friends, family and first responders in times of need. It is labeled with the ambulance insignia and our bank logo. Let us know if you would like one for your home or for your loved one.

Come Along for the Ride!



Everyone is invited to join us on our upcoming Getaways! Our events are well-organized and a lot of fun! Want to sign up to receive emails about upcoming trips? Send us an email at getaways@fmb.org with 'Getaways' in the subject line, include your complete name, address and phone number, and we'll stay in touch! Here is a quick overview of some upcoming 2024 trips. Contact us or visit the website for complete details:

August 14
Minnesota Twins vs. Kansas City Royals
 Go behind the scenes AND
 enjoy the game!

October 28–November 4
Nashville & Memphis, TN
 Explore two great
 music cities!

December 4
Chanhausen Dinner Theater
 White Christmas
 Registration will be open soon!

Visit our website to learn more. We hope to see you on a future trip and bring a friend!

Paul,
 With so many online deposits, etc., I don't come
 into the bank as often but in the last month, I have
 been in the bank a few times. There are some
 outstanding, friendly people working there.

Also, after my husband passed away, I was in
 there frequently and got to know Ms. Irlbeck and
 Ms. Krueger.

That is a difficult time but those two always greeted
 me by name with a big smile, "How are you today?"
 They cared and made me feel better.

Thank you for having friendly, caring people at
 the F&M Bank. They all greeted me today and
 I just wanted to tell you about how appreciative
 I am for being called by name.

Sincerely, A happy customer

It's EASY to Move to F&M Bank!

Stop in soon and let us show you a
 BETTER way to bank.

Is the hassle of changing your direct deposits and automatic payments keeping you from moving your accounts to F&M Bank? Our EZ Switch Kit removes the hassle and gives you everything you need. You don't even have to visit your old bank or credit union. We provide you with our step-by-step forms and instructions. Stop in, open your new accounts and we'll show you how easy it is to consolidate all of your banking at F&M Bank.

We want to be YOUR bank!



NEW AREA CODE RULE Effective July 30, it will be mandatory to include the 507 area code when you call the bank.



101 North Marshall Avenue
 Springfield, MN 56087
507.723.4800



101 Vernon Avenue
 Morgan, MN 56266
507.249.3166