



Building Relationships. Making a Difference.

People you know. Bankers you trust.

Bank With Us and Your Money Stays Local. Working together keeps our community strong.



Paul Pieschel
President & CEO

I have an important question for you to ponder. Have you ever thought about the impact YOU have on our local community when you choose to bank with F&M Bank? Your relationship is more important than you may realize. When you bank with us, you can be confident your dollars are at work all around you. What does that mean? It means YOUR MONEY STAYS LOCAL. We reinvest our resources right here in Springfield, Morgan and the surrounding

communities. This is a stark contrast to the larger banks and credit unions who divide their resources across multiple cities, and the online banks who rarely support smaller communities.

For 108 years, we have been a locally owned, community bank. We have proudly served multiple generations of families in the community. It is an honor to do so, and it is also wonderful to meet new customers!

When you deposit your money at F&M Bank into checking, savings, CDs, HSAs and IRAS, it provides us with capital to make loans in the community to your friends, neighbors and local businesses. Our bankers work closely with our customers to provide:

- Home loans to buy, build & remodel their homes
- Farm loans for new & seasoned farmers
- Business loans to start & grow businesses that create jobs in the community
- Vehicle, boat & personal loans...and more!

When you borrow money from us, we not only support your needs and goals, but we gain additional resources to reinvest locally and make a difference in many tangible ways. Our bank and our bankers donate significant time, money and leadership to schools, healthcare, non-profit organizations, community events and improvements, teams, clubs, activities and other worthy causes that enhance our communities.

The local economy needs you! We hope you will consider this when you choose your financial partner. If you are banking with us already, thank you. As always, your referrals to your family and friends are greatly appreciated. We will do our best to provide them with exceptional, personalized service and the financial products they need. If you aren't currently a customer, we invite you to stop in and chat with our friendly F&M bankers. We want to be your bank!

Our Core Values Make Us Different.

At F&M Bank, our core values are not just words, they are the principles that guide us every day. Our values set us apart from other banks and financial service providers:

- *Loyalty*
- *Trusted Advisor*
- *Local Ownership*
- *Experience*
- *Community Commitment*

Our Senior Management Team and all employees work right here in Springfield and Morgan. Decisions are made locally. We know our customers. Every relationship matters. A lot has changed since we opened our doors 108 years ago, but our commitment to going 'above and beyond' for our customers and community has never wavered. You can count on us.

BANKING THAT WORKS FOR OUR COMMUNITY.



We Have Money to Lend.

Local Decision-Making. Responsive. Unmatched Service.

Whether you are a farmer, a business owner, a family or an individual, we invite you to think of us FIRST for your borrowing needs. Ag loans, commercial loans, mortgage loans, personal loans – we're here for you! We have money to lend, and as an FSA preferred lender and an SBA lender, we have access to additional resources, flexibility and tools to meet our customers' needs.

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. The lender you work with actively participates in decision-making and will communicate directly with you. Decisions are made in a timely manner, to benefit our customers and the bank. We strive to know our customers and build long-lasting relationships with them.

It is our goal to deliver unmatched, personalized service. When you call us, a local banker answers the phone, not a distant call center, AI or a series of button prompts.

Experience the F&M Bank difference. Stop in for a no obligation discussion about your financial needs. Your success is our goal.

May we help you achieve your goals?

We have money to lend.



 Equal Housing Lender | All loans subject to approval.

Scams Are On The Rise—Don't Be A Victim.

Your financial safety is important to you and to us.



Large scale data breaches and cyber-attacks are on the rise. The FTC reported \$16 billion in fraud losses in 2025 which was a 25% increase from the previous year. Every month, we are alerted to NEW scams and fraudulent activities that target innocent people. Unfortunately, ANYONE is a potential target. Do everything you can to protect your account information and your personal data.

Here are a few important reminders:

- Check your accounts often and report suspicious activity to us immediately.
- Use our card control feature within online banking or on our app.
- Change your passwords frequently and don't share them with others.
- Check your credit report at least annually.
- Do not share personal information/account information.
- Do not click links in unsolicited emails. Open a new window and visit trusted websites directly or call a trusted number to verify the legitimacy of the email request.

- Beware of fake Caller ID. Do not share personal information with unsolicited callers. If you need to interact with the business, hang up and call back using a trusted number.
- Use strong passwords and multifactor authentication when available.

Please remember: We will never contact you to ask for your PIN or passwords. If you suspect you have been the victim of a scam or fraudulent activity that involves your F&M accounts, please contact us immediately.

Follow our Facebook page for warnings and more tips to protect yourself. The Federal Trade Commission website also has valuable information at consumer.ftc.gov/scams. Educate yourself and stay vigilant!



Student Grad Chats—A Sign of Spring!

Connecting with students as their new chapter begins.

Live smart.
Bank smart.



Financial education is a cornerstone for future success at every age. We offer special accounts, online tools and coaching to young people to help build financial literacy. It starts with our Money Beez savings account for our youngest customers, followed by our Student Backpack checking account for teens. Every Spring when graduation approaches, we invite our Student Backpack high school seniors into the bank for one-on-one Grad Chats. Kayla Krueger, one of our Student Backpack Coordinators, meets with students to discuss their future plans and review the banking services that can go with them wherever they go. "I look forward to Grad Chats every year," commented Kayla. "It's so interesting to hear about the plans and dreams of each student. We want to equip them with financial knowledge and confidence to begin their next exciting chapter." Congratulations to ALL of our area graduates. Wherever life takes you, we're here for you!

Congratulations, Scholarship Winners!

We wish you great success.

Two of our Student Backpack seniors, Mykala Vanderwerf from Springfield and Wyatt Gewerth from Cedar Mountain, were recently selected as our 2026 scholarship winners. We are proud to recognize these outstanding local students and support their continuing education. May the next chapter of your lives be filled with learning, adventures, good health and happiness.



Mykala Vanderwerf

Wyatt Gewerth

Need Money For Your Summer To Do List?

Put your home equity to work for you.

If your home's value exceeds your mortgage, you have equity in your home. Did you know you can use your equity for almost any purpose—home improvements, major purchases, debt consolidation, travel, education and more? It's easy to apply for a home equity loan and our rates are competitive. Contact Amy Baier in Springfield or Doug Daub in Morgan for more information.

 Equal Housing Lender | All loans subject to approval.



Community Involvement

Making a difference and having fun!



We were a proud sponsor at the Cougar Pride Action Committee—CPAC Gala to raise funds to support the school.



Our Bank staff can wear jeans on Fridays for a donation of \$5 to our Denim for a Cause local charity initiative. A \$450 donation was given earlier this year to Springfield CARES.



It's always fun to talk with the next generation about banking. We gave bank tours and had a great time with students from Springfield and St Raphael.



F&M Bank and F&M Insurance Agency sponsored the meal at the ribbon cutting for the new Pickleball Courts in Morgan.

We enjoyed sponsoring a Cedar Mountain girls basketball game to support our "Taking Flight for Cancer" fundraiser. We sold paper airplanes, awarded prizes and raised money for Kickin' Cancer in Redwood County.



We enjoyed sponsoring half time at a Springfield basketball game where we shared our File of Life kits and awarded prizes.



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