



Building Relationships. Making a Difference.

People you know. Bankers you trust.

Living Our Values. Actions speak louder than words.



Technology is changing at the speed of light. Every year, there are amazing advances across all industries. At F&M Bank, we willingly embrace change and take advantage of new technologies to benefit our customers and the bank. But some things DON'T change—our commitment to our customers, our communities, and our core values that guide us every day.

There was a recent article that talked about the importance of being INTENTIONAL with our actions. The article described how actions, not just words, reveal true character. Trust grows when words and actions align. I reflected on our bank and how we work together as a team to serve our customers.

As a third-generation leader at F&M, I believe our bank is intentional and focused in our efforts to stay true to our core

values—loyalty, trusted advisor, experience, local ownership and community commitment. We hire great people who truly want to help customers succeed. We strive to be a great place to work, creating a respectful, supportive and fun environment for our staff. We focus on delivering friendly, knowledgeable and personalized service to every customer. We encourage community involvement, and as a bank, we support local causes with our time and resources. These are intentional efforts that help define our bank and differentiate us from other financial institutions.

We are humbled by the loyal customers we serve, many of whom have banked with us for multiple generations. If you currently bank with us, thank you! We sincerely appreciate your business and will do our best to exceed your expectations as your financial partner. If you aren't currently our customer, we welcome the opportunity to discuss your needs and help you achieve your financial goals. When our customers succeed, we do, too.

Mobile Wallet Is Here. Contactless payment is safe and easy.

Enjoy a quick and convenient way to pay for purchases using your mobile phone, without carrying your actual debit card. It's easy to set up mobile wallet on your phone. Simply download one of these three payment apps—Apple Pay®, Google Pay™ or Samsung Pay®. Follow the prompts on the app to add your F&M debit card as your default card. You are ready to pay for purchases with your mobile wallet!

How does it work? Once your F&M debit card is loaded into the payment app, it is tokenized. Each time you use your mobile wallet for payment, your debit card information is replaced with a random, transaction-specific, one-time code created securely for

that purchase. Your debit card number is not shared with merchants. If a hacker attempts to intercept the transaction, they will be unsuccessful without your cell phone and authentication. Mobile wallet is effective in reducing fraud.

Look for the contactless symbol at merchant checkout. Tap and hold your mobile phone, watch or other device onto the payment screen for a few seconds, and receive confirmation. Tap. Pay. Done. It's that easy!



TAP. PAY. DONE.

Mobile Wallet makes it EASY!



Your Trusted Ag Partner.

Your success is our goal.

Whether you are a seasoned farmer, new to the farming industry or involved in an agri-business, we want to be your bank! A relationship with F&M offers many benefits that are hard to find elsewhere:

Local Decision Making—We are not a one-size-fits-all lender. Loan decisions are made right here by bankers you know, not in a distant location by an unknown loan committee. As a locally owned bank, we have greater flexibility and quicker response time than most other lenders.

Expertise—Our bank offers a unique level of expertise. It is an honor to serve multiple generations of farmers, assist new farmers and support day-to-day operations of all our customers.

Added Resources—As an FSA Preferred Lender, we have access to loan programs and services for farmers that many other lenders do not have. We are also an SBA lender which provides additional lending options beyond our in-house programs.

We welcome the opportunity to talk with you about your unique needs. It is our goal to build lasting relationships.



Mortgages and Home Equity Loans.

See us first for your home loan needs.



Equal Housing Lender | All loans subject to approval.

Did you know we offer a wide variety of home loans?

- If you are thinking about buying or building a new home or refinancing your mortgage we can help.
- Is a cabin or lake home in your future? Talk with us about the financing you need.
- Would you like to access the equity in your home to make a major purchase, pay off high interest credit card debt, finance education, complete home projects and more? We offer home equity loans and lines of credit.

Our experienced lenders will listen to your needs and help you find the best mortgage program for you. Contact Amy Baier, Brady Berg, Tammy Arnsdorf and Brandon Knish in Springfield or Doug Daub in Morgan.

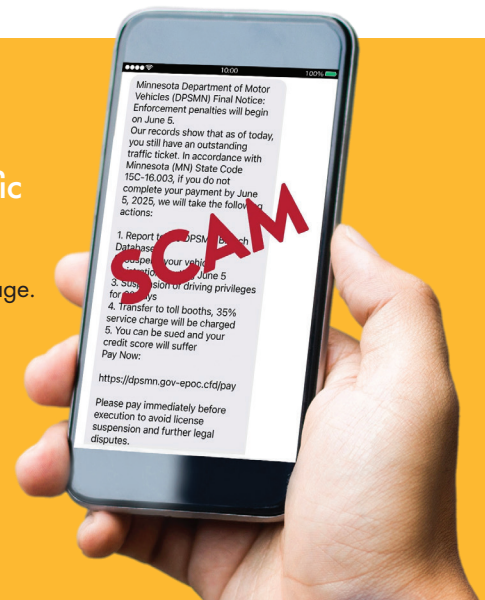
TEXT SCAM ALERT

If you receive a text message claiming you have unpaid Minnesota traffic tickets, **DO NOT CLICK** any links or respond. This is a scam!

The Minnesota Department of Motor Vehicles (DMV) does not send traffic ticket notices via text message. What to do if you receive this message:

- **Do NOT** click any links
- **Do NOT** share personal or banking information
- **Report** the message as spam
- **Delete** the message

Your safety and security are our top priorities. Please reach out to us if you have any questions or concerns.



Student Backpack Grad Chats.

We enjoy one-on-one connections.

Live smart.
Bank smart.



Lucas Milbrath



Abby Jensen



Russell Beers



Kade Nachreiner



Kaylee Granda



Nick Rogotzke



Jacob Meidl



Kayla Krueger
Student Backpack Coordinator

Every year, another amazing group of students graduate from our area high schools. It is such an exciting time in their lives! Our Student Backpack account provides a solid foundation. Our online Financial Education Center offers self-paced, interactive modules on saving, investing, borrowing, identity protection and more. Additionally, we offer personalized Grad Chats, where we discuss their plans and ways we can support their financial needs. Kayla Krueger, our Student Backpack Coordinator, recently enjoyed several Grad Chats with our seniors. Teenagers—open your Student Backpack account today and start building a solid financial future. We're here for you!

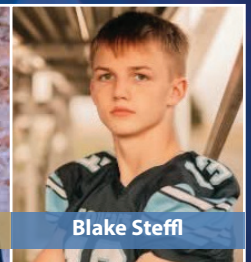
Celebrating Our Student Backpack Scholarship Winners.

Congratulations, Russell and Blake!

Two of our Student Backpack seniors were recently chosen as the 2025 F&M Scholarship recipients. We wish both of you, and all graduates, the very best as you start an exciting new chapter of life!



Russell Beers



Blake Steffl



Our Money Beez Savings Club Is Just For Kids!

It's never too early to start saving.

If your child or grandchild is 12 years or younger, we have a SPECIAL savings club just for them. Every child receives a special gift when they join Money Beez, and there's more! We mail fun newsletters twice a year and host events like the Riverside Days Kiddie Parade. There is no minimum to open a Money Beez savings account. Start early and teach your children to save their money and watch it grow.



F&M Bankers Enjoy 'Denim for a Cause'.

It feels good to do good.



Throughout the year, F&M employees have the opportunity to wear jeans on Fridays for a donation of \$5 in support of local, charitable causes. Over the years, our employees have donated over \$20,000 to many worthy causes. When you see our bankers wearing jeans, it's for a good cause! Here are some examples of our recent donations.

Adventure Awaits. Come travel with us!



We had a wonderful time on our recent Duluth-Superior trip!

Do you enjoy traveling to interesting destinations and seeing entertaining shows? F&M Getaways is for you! We planned a great line-up of day trips for 2025 and many have already sold out! If you enjoy going to the State Theater, Chanhassen Dinner Theater, Orpheum Theater, Plymouth Playhouse and many other fun destinations, sign up for emails to be first-to-know about upcoming trips.

Email us at Getaways@fmbspringfield.com with "Getaways" in the subject line, to be added to our email list. Spread the word and bring a friend. We hope to see you on a future Getaway!

Follow Us! Our Facebook page features bank and community news.



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

www.facebook.com/farmersandmerchantsbankspringfieldmorgan



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