

Fall Issue
2024

F&M *Community*
BANK

WE MAKE BANKING **EASY!**

Preston | Chatfield | Rochester



COMMUNITY CONNECTION

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THE INSIDE SCOOP

MONEY MATTERS
COMMUNITY IN ACTION
MARK YOUR CALENDARS



DAN CHRISTIANSON
 CEO | Chairman of the Board
 Direct | 507.765.6010
 DanC@FMcommunity.com

A *note* FROM DAN

After nearly 43 years of being a part of the F & M team, Chuck Aug will be retiring as of December 31, 2024. His tenure at the bank coincided with some significant experiences—the agricultural crisis in the 1980’s, the great recession of 2008, and our expansion into Chatfield and Rochester. Chuck was an important part of all those things and key in helping F & M navigate those changes. He plans to continue to serve on our loan and asset/liability committees as well as remain on our board of directors. His experiences will be invaluable in those capacities as we enter an era with someone new in the President/Chief Operating Officer (COO) position.

And that new person will be Jim Oeltjenbruns. Jim has been a member of the F & M team for more than nine years along with having been in banking in the area since 1987. He is currently our Senior Lending Officer and will retain those responsibilities while [Grateful] also picking up Chuck’s responsibilities. We expect the transition to be fairly smooth for everyone.

We also have another long tenured employee retiring this fall. Carol Throckmorton will be retiring as of November 1st after nearly 26 years with the F & M team.

And we have another promotion to announce as well—Tamsen Leimer will also be taking on the role of Director of Retail Banking. She is also currently Vice-President of Business & Mortgage Banking and Rochester Branch Manager.

Congratulations to Chuck and Carol on their retirements and to Jim and Tamsen on their promotions! We appreciate all of their contributions to F & M in the past and in going forward!

If you’ve been in Preston recently, you’ve probably noticed the new building going up north of our office. We sold that property to Maple Leaf Services so they could build a new office. Maple Leaf Services has provided support to people who have disabilities since 1977. Their sites are located throughout Fillmore County with licensed residential sites in Preston, Harmony, Rushford and Spring Valley and in-home support in additional communities and rural areas. They’ve been renting office space for years, but they will now have a space they can own and use. To learn more about the important work they do, visit [MapleLeafServices.org](https://www.MapleLeafServices.org)



We’re getting closer to wrapping up the work on our Preston office. We’re working closely with Maple Leaf Services and the City of Preston to ensure that our new drive-thru exit and their project mesh nicely [For] in order to handle vehicle traffic and water runoff. We hope you find our improvements to be helpful when you use our Preston office.

You’ll be noticing a change in how we deliver our newsletter. With this edition and our last one in 2024, you will be getting a paper copy in the mail and an email which provides a link to the newsletter. Starting in 2025, we plan to discontinue the mailing of paper copies of our newsletter. We hope that transition goes smoothly for you and for us. But please be sure to let us know if you experience any problems with this change.



And as always, thank you, our customers, for giving us the opportunity to provide your financial needs!



CHUCK AUG
 President | COO
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 ChuckC@FMcommunity.com

THE CHUCK DIARIES

Moving On Out

My wife, Vonnie and son, Jer and I moved to Preston in 1982. Moved into the Aug family house in Preston which has been in our family for years. I was the 4th generation Aug to live in the home, Jer the fifth. And that is where we raised our family and have lived for the past 43 years. Until this past year when our new home on the hill was completed.

My doctor once explained to me that if you only put on one pound per year, in twenty years your gonna be fat. Same [All] applies to living in a house. If you only collect one box per year of “stuff”, your gonna have a lot of “stuff” after 43 years. We had a lot of stuff to move.



So, we started the moving process. There are five stages to moving I found out.

Packing. Mentally painful. You soon find out it is easier to agree on what “stuff” to buy with your spouse then it is to agree with your spouse on what “stuff” to throw away.

Loading. Physically painful. All these boxes and so little time and not enough 8 Hour Tylenol.

Unloading. More physically painful than loading because you now know how many boxes there are and how much work it is. And you are still stiff and sore from the **Loading**.

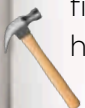
Unpacking. More mentally painful than **Packing** because this is when you find out that this great moving puzzle you are putting together is going to be missing a few pieces. And you realize you should have listened to your spouse when she was explaining the color-coded duct tape system.



Hanging. After a little more than a month in our new home, we are just entering this stage. There is a bit of anxiety. What to [Things] hang, where to hang, when to hang. And based on previous experience, if you want to test a marriage, hang a blind or hang a picture with your spouse. Can't wait.

It was well worth the five stages of moving as our new home turned out great. And Vonnie did the majority of the **Packing** and **Unpacking** as she would be glad to tell you. Best of all, we are still married after the move!

I gotta go. I have to try and find my hammer so I can hang a picture.





CHERRIE BRINK
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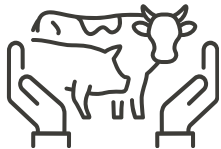
INSURANCE UPDATES



REMINDERS



- **Medicare Annual Enrollment October 15 - December 7**
Let Cherrie Brink help you!
- **Do you have electronic scale tickets?**
Use them for crop insurance reporting and FASTER claims!
- **The sooner you report your crop production, the faster we can process any potential claim.**
Contact Dan Root or Cherrie Brink for more Information!
- **Do you know if your livestock is protected from the unknown?**
Dan Root can help!



Congrats Cherrie on your 7th grandchild!!

Felix Braun Padilla
 July 24, 2024



Dan Root
 507.867.6008





SCOTT RUSTAD
 Registered Representative
 Preston | 507.765.3823
 ScottR@Ceterais.com



Summer Is Also For The Dogs...Again

Every year we try to plan a few fun family things to do along with our typical summer activities. This includes our canine family members, Schroder and Summit. They are a couple of very lucky and spoiled golden retrievers, especially by our daughter Sierra. She insists we must take the dogs somewhere every summer!

This year we went to a Sarah McLachlan concert and Royals game in Kansas City. A trip to the North Shore. Attended our niece's wedding which was a wonderful time. Congrats Kaitlynn and Joey! Also, for me, plenty of poorly played golf, but still enjoyable to be out on the course. (I did make a few putts MS and DH!)



The North Shore trip was the special occasion for our golden retrievers. We stayed at a hotel [And] that was located on the shore of Lake Superior and was dog friendly. At check in, Schroder and Summit were treated to dog snacks and each received a bandanna from the hotel clerk! Watching the reactions of the dogs you could see their excitement and it was as if they knew this trip was for them. The dogs had plenty of fun in the lake. Schroder, the older fella, loved to just lay in the water and Summit was the swimmer and had the desire to swim after sticks and ducks

Other than the North Shore, the dogs stayed close to home. However, they were far from being neglected. If you happen to live in Fountain or visited one of watering holes, there is a strong possibility you have seen our daughter driving our convertible around town with Schroder and Summit beaming with happiness!



They also get their walks with Sierra almost every day. If they are lucky, yours truly will even take them for a walk and stop at those watering holes, Karst and the Dog Paddle! The dogs recognize the names of those establishments so it is a must to be careful when talking about those places at home. (Unless we are willing to take them for a walk!)

We did have another memorable Summer and hope you did as well

Scott D. Rustad
 Registered Representative
 F&M Community Bank NA
 100 St Anthony Street N
 Preston MN55965
 507-765-3823

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ARE YOU IN THE KNOW?

DID YOU KNOW...

An estimated 13 million Americans have their identities stolen each year?

Protect yourself today by signing up for our Credit Monitoring Service **ID TheftSmart**.



Credit Monitoring will provide you with an alert when any one of the following activities is reported:

- New Account Openings
- Credit Inquiries
- Payment Delinquencies
- Public Record Changes
- Change of Address

\$4.95
monthly
fee

WHAT IS ID THEFTSMART

A comprehensive protection service designed to help safeguard your personal information from being stolen and misused. This service offers various features to monitor your identity, detect any suspicious activity, and assist you in recovering from any incidents of identity theft.

EASY.
AFFORDABLE.
PEACE OF MIND.

By using ID Theft Smart, you can enjoy peace of mind knowing that your sensitive information is being watched over by experts who are ready to step in and help if anything goes wrong.



Wishing all farmer's a safe harvest!



F & M COMMUNITY BANK, N.A.

Balance Sheet 06/30/2024

Cash & Due from Banks	2,336,357
Securities	46,929,098
Loans (Net of Loan Loss Allowance)	142,494,040
Other Assets	13,535,727
Total Assets	205,295,221
Deposits	173,165,529
Other Liabilities	18,388,665
Capital	13,741,026
Total Liabilities and Capital	205,295,221

SUMMIT CLUB UPCOMING TRIPS



► Day Trip

BRANSON COUNTRY CHRISTMAS

Join this magnificent celebration of Branson Country Christmas featuring the Ozark Jubilee and indulge in a night of pure musical delight. Don't let this extraordinary opportunity slip away - reserve your seats today!



WHERE: Treasure Island **WHEN:** November 7, 2024 **COST:** \$124/person
DEADLINE: September 30, 2024 **DEPARTURE TIMES:** 8:30 am F & M Preston, 8:40 am Fountain Historic Center, 9:05 am F & M Chatfield, 9:45 am F & M Rochester

► Extended Trip

NORMANDY & GEMS OF SEINE RIVER CRUISE

Join us as we travel on the Seine River from Paris to Normandy on this 12 day cruise on the Scenic Gem.

WHEN: August 25 - September 5, 2025

Contact Brenda or Ashley for details



Summit Club Directors



BRENDA REICKS
Insurance Agent, CBCD
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ASHLEY WINSLOW
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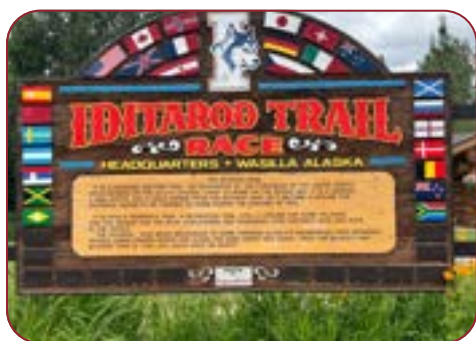
Summit Club Trip Cancellation Policy: If a cancellation is necessary, we will make every effort to provide either a partial or full refund. However, we cannot always guarantee a refund. There may be times refunds will not be possible due to tickets purchased, meal numbers, guarantees, etc. The customer also has the option of trying to find someone to purchase their tickets. If a tour is canceled due to insufficient reservation numbers, the customer will receive a full refund.

**Contact Brenda or Ashley
to Join TODAY!**

SUMMIT CLUB

INVESTING IN EXCITEMENT

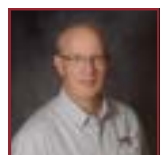
Some of our latest
ADVENTURES!



Congratulations ~



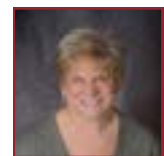
After nearly 43 years of dedicated service, our President and COO, **Chuck Aug**, is stepping into retirement as of December 31, 2024. We are deeply grateful for Chuck's unwavering commitment and leadership over the decades. Chuck will continue to be involved as a member of our Credit and Asset/Liability Committees, as well as continuing to serve on our Board of Directors.



We are happy to announce that effective January 1, 2025, our current Senior Lending Officer and Rochester Market SVP, **Jim Oeltjenbruns**, will be taking over as our new President and Chief Operating Officer. Jim will also be joining the Board of Directors, and will continue to serve as our Senior Lending Officer.



Our multi-talented VP of Business & Mortgage Banking and Rochester Branch Manager, **Tamsen Leimer**, is now adding Director of Retail Banking to her title.



After what will be almost 26 years serving F & M Community Bank, **Carol Throckmorton** is retiring November 1, 2024.

THE INSIDE SCOOP

Anniversaries



1 year



Mike Murillo
Teller

1 year



Jacy Davidson
Teller

1 year



Jordan Steinhoff
Information Services
& Security

1 year



Kaila Case
Loan Processor

2 years



Brittney Hatch
Senior Accountant

5 years



Michelle Woodard
Loan Processing
Supervisor

9 years



Tamsen Leimer
VP Business Banking | Mortgage
Lender | Rochester Branch
Manager | Retail Banking Director

9 years



Jim Oeltjenbruns
Senior Lending
Officer | Rochester
Market SVP

10 years



Holli Wingert
Operations Assistant |
Universal Banker

12 years



Erik Topness
Assistant VP |
Lender

43 years



Tammy Simonson
Head Teller

We
Appreciate
All Of You!



THE INSIDE SCOOP

Check-in with our Little COMMUNITY



Mandy Schmoker's son, Kodi (2)

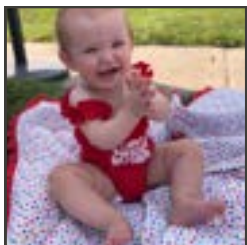
Kodi is into everything BOY! Digging in dirt, 4-wheeler and Lawn Mower rides, playing in the pool, reading stories, and riding his balance bike. His favorite toys include the excavator, magnetic tiles, cars, garbage trucks, choo choo train, dinosaurs, stuffed animals, and any ride on toy he can find



Ashley Winslow's daughters, Isabelle (1) and Lorelei (2)

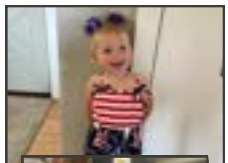
Isabelle celebrated turning 1 going to a park. She had so much fun that she had to take a nap during presents. She is just like her big sister and loves to be outside and doesn't mind getting dirty.

Lorelei loves everything about being outside and has no issue getting dirty.



Brittney Hatch's daughter, Amelia (8 months)

Amelia loves strawberries and applesauce. She likes clapping, clanking cups together, and pulling herself up to stand. She loves her dog, but the dog is still waiting for her to be able to throw the ball.



Chuck Aug's granddaughter, Aria (20 months) with grandson, Max

Aria loves playing in water and her two labrador brothers, Koby and Walter. One thing she is not a fan of - socks!



Kaila Case's children Otto (6), Isla (4) and Truett (10 months)

Otto is going into 1st grade and is into all thing's sports, especially golf, his mini dirt bike and baking!

Isla loves being a big sister, all things arts and crafts and riding her bike.

Truett is a busy boy who loves food, books, trucks, dogs and following his siblings around.



Nicole Henderson's sons, Maximus (8) and Beckham (1)

Maximus likes sports, movies and chess.

Beckham likes snuggling, food and mischief.



Carole Throckmorton's grandchildren, Canaan (6) and Everly (3)

Carol's grandchildren celebrating Canaan's 6th birthday.



Jim Oeltjenbruns grandchildren, Blakely (22 months) and Cooper (4 months)

Blakely likes playing in the water, puzzles, and going outside. Blakely is not a big fan of bedtime.

Cooper is pretty good at just hanging out, unless he's hungry. That he is not too fond of.



Dan Christianson's grandchildren, Nick (19), Mia (16), Elsie (5), Joel (17 months) and Quinn (6 months)

Nick and Mia pictured in Portugal.

Elsie on her last day of preschool.

Joel looks pretty happy for being behind bars!

Quinn getting a ride on Minny!



Michelle Woodard's grandchildren, Hudson (6), Waylon (4), Wyatt (2) Charlee Marie (7 months) and Easton (below) (11 months)

Hudson loves anything involving far equipment.

Waylon is very knowledgeable about dinosaurs.

Wyatt loves to swing.

Charlee Marie is Michelle's youngest & only granddaughter.

Easton is pictured with his favorite cow.



Jessie Mulford's sons, Warren (7), Vincent (4), and Harlan (1)

Warren is currently obsessed with building Legos, hot wheels and wrestling.

Vincent loves riding around in his gator, playing soccer and Teenage Mutant Ninja Turtles.

Harlan celebrated his 1st birthday (pictured)! He is running to keep up with his brothers and loves chasing his dog, Cooper!



Laura Witt's daughters, Olivia (11) and Sawyer (5)

Olivia is starting middle school this year. She's an avid reader and one of the kindest souls you'll ever meet. She loves dance and acting.

Sawyer loves everything princess. It is on rare occasion you catch her out and about without one of her many princess dresses. She is big on coloring and Barbies.

THE INSIDE SCOOP

New Hires

#InsidePreston



Welcome Cami Jones to the COMMUNITY! Let's get to know Cami!

Where are you from?

Preston/Harmony MN

Where would you spend all of your time if you could choose?

At a cabin on a lake or in the woods

What's your go-to band or artist to listen to?

Guns N' Roses

What motivates you?

My family

What is your hidden talent/most impressive thing you know how to do?

I can lick my elbow

What is the most interesting thing about you?

I was an intelligence analyst in the U.S. Army

What was your first job?

Dietary Aid at the Harmony Nursing Home

Who's someone you really admire?

My dad

What's your favorite place you have ever visited?

Portland, Maine

What's the best advice you have ever heard?

Communication is the key to success



Cami, Tommy (husband), Liam and Noah (sons)



Liam (2)



Noah and Liam



Noah (1)

FILLMORE COUNTY FAIR CHAMPIONS



Mary Schwarz with family



Mary's daughter, Myla

Champion in Breeding Ewe



Mary's daughter, Mara

Champion in Market Lamb



Misty's son, Cole

Reserve Champion Dairy Market Goat

Reserve Champion Meat Market Goat



Misty Sass' son, Lane

Champion Market Dairy Goat



Misty's son, Orion

Champion Middleweight Meat Market Goat



Orion



Supreme Overall Champion in Poultry & Champion in Market Goats



Kari Goldsmith's daughter, Kelsi



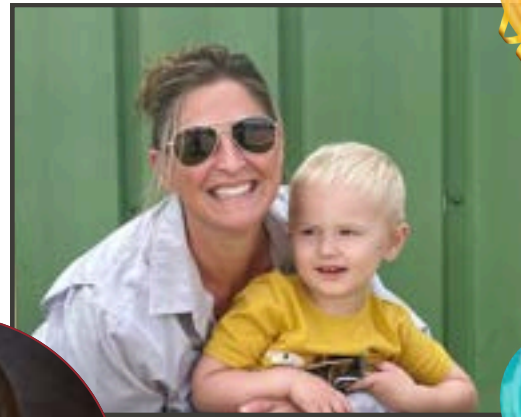
THE INSIDE SCOOP

Milestone Birthdays

Happy Birthday











Mandy Schmoker

45th



Mandy with son, Kodi

Check Out These HALLOWEEN Safety Reminders

-  Pick safe costumes - free of tripping hazards or something that could easily catch on fire if too close to a jack-o-lantern
-  Choose make up wisely - be careful with sensitive skin
-  Rethink the mask - no need to obscure vision or make it difficult to see
-  Prepare for the scare - sights and sounds can be intense! Best to prepare.
-  Good time for a traffic safety refresher
-  Increase visibility - wear bright colors, or use glow sticks or reflective tape
-  Encourage kids to stay together at all times
-  Stick to well-lit, familiar areas when trick or treating
-  Check all your treats for any tampering
-  Be mindful of allergies!



BOO!





Financial Education Starts Early

Help set them up for **SUCCESS** by taking a few key steps:



Start talking to your kids about money while they're young enough that the stakes are low, but old enough to understand basic math.



Talk about the value of money and how you decide when to spend on something rather than saving for something bigger or better.



Teach your kids to save money early. Get them a piggy bank, and [Small] bring them to the bank to make larger deposits in their savings account!



Model good habits, like sticking to a budget and avoiding impulse buys. Your kids are always watching, even when you're not talking to them directly.



Talk about money openly and regularly. For instance, talk through price comparisons while you shop. Show your kids how financial decisions come up in everyday life.



Whether or not you actively teach your kids about money, they're learning from what you say and do.

Unlock Your Child's Bright Financial Future

It's never too early to start saving!

Contact one of our Personal Bankers today!



Misty Sass

Preston
507.765.3823



Heather Borgen

Chatfield
507.867.1605



Laura Witt

Rochester
507.258.7580

COMMUNITY IN ACTION



Jeremiah Program Rochester Gala

F & M employees and guests celebrated with Jeremiah Program Rochester at their annual gala.



To learn more about JP, check out their website:
JeremiahProgram.org/Campuses/Rochester-Southeast-MN

Golf Outings Galore!



Bob Rosenblad Outing



Salvation Army Outing



Compassionate Friends
Outing



Chatfield Western Days

A BIG THANK YOU to our community for helping F & M and Sunshine Foods raise more than \$1,000 at Chatfield Western Days.



Rochester Area Foundation

Congratulations to Rochester Area Foundation on their 80th Anniversary!



To learn more about RAF, visit them at RochesterArea.org

80th



MARK YOUR CALENDARS

#InTheCommunity



BLOOD DRIVE

When: Thursday, October 17, 2024, 10:00 AM - 4:00 PM
Where: Preston Community Room

[RedCross.org/Give-Blood](https://www.redcross.org/Give-Blood)

**Dates subject to change*



HAPPY HALLOWEEN

When: Thursday, October 31, 2024, 8:30 AM - 4:00 PM
Where: Preston | Chatfield | Rochester

Stop in for some spooktacular treats!



HOLIDAY OPEN HOUSE

When: Friday, December 20, 2024, 10:00 AM - 4:00 PM
Where: Preston | Chatfield | Rochester

Join us for a day of treats, socializing and giveaways!

Missing Word Contest

Summer Missing Word Contest Winner: Barb Jeffers "Summer Loving had me a BLAST"

We have hidden a phrase in this issue. The phrase will have a missing word. Look for any words in the enclosed [brackets]. Rearrange the words to form the phrase. One word will be missing. Figure out the missing word, email to MissingWordContest@FMcommunity.com, write the missing word(s) down on the entry form, bring this to a branch or 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 \$100.00 grand prize.

Entry Form

Name

Address

Missing Word



100 Saint Anthony St. N | PO Box 467 | Preston, MN 55965-0467
229 Main St. N | PO Box 519 | Chatfield, MN 55923-0519
1820 W Frontage Rd. Hwy 52 NW | Rochester, MN 55901-8791

#InsideFM
#CommunityMatters
#InTheCommunity
#SummitClub



We're Going Digital, with a Personal Touch!

Starting **January 2025**, we will begin to email quarterly newsletters right to your inbox! Be sure to watch your emails to stay informed and connected with all things F & M, just a click away! But don't worry - a few hard copies will still be available at each branch, in case you want to pick one up.

To stay *IN THE KNOW* - make sure we have your current email address.

