

Spring Issue  
2025

**F&M** *Community*  
**BANK**

WE MAKE BANKING **EASY!**

Preston | Chatfield | Rochester



# COMMUNITY CONNECTION

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#INSIDEFM

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COMMUNITY IN-ACTION  
MISSING WORD CONTEST



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

# A *note* FROM DAN

Happy 2025! I'm writing this on one of the coldest days of the year. So far we've had plenty of extremes with some nasty cold and some record highs. But little snow which is disappointing for me since I like to go out and [My] play in it. So if the snow doesn't come to you, I guess you go to the snow. Which is what I got to do with my kids and grandkids in early January! We had a great time together and on the slopes. Even Carryn and George's son, Joel, who was only 21 months at the time, had fun. I stole a screenshot from a video of Joel going down a short slope in a practice area and have included it. While going down, he was saying, "I going faster!" and when he finished, he said, "I go another one!". I sure wish I had learned to ski when I was his age! I've included some other ski trip related photos. Unfortunately, I couldn't find any which included George and Carol. 😞



Joel on skis



Quinn with Deek

I've also included a couple pictures of Jarad and Carol's daughter, Quinn, who just turned 1. As you can tell from the picture of her on her birthday, she enjoyed eating her cake! And there's a picture of Quinn with one of their dogs, Deek. You'll notice how she is sticking out her tongue—my dad did that when he was focusing on something physical he was about to do. Guess that trait skips a couple generations. 😊

And on one last family note, I've included a picture of my dad's youngest brother, Bob, and his grandson, Bennett. Bob was also a banker and here he is helping Bennett count the money he had in his F & M Community Bank bull bank! Guess that trait runs in the family, too!



R-L, Dave, Alyssa, Carryn, Dan, Jarad and Nick on chairlift

On to some banking business. As you know, Chuck Aug retired at the end of 2024. We recognized Chuck with open houses in Preston for the public and in Chatfield for staff, family, and friends. Chuck would have been with the bank for 43 years in February, 2025. That's quite an accomplishment! We've been lucky over the years to have some great long-term employees.

As of the first of the year, Jim Oeltjenbruns has taken over as President and Chief Operating Officer. We're looking forward to having a good run with Jim as well. I doubt he's going to want to be around for nearly 43 years like Chuck since he'd have to stay until he's well into his 90's!



Carryn, Elsie and Mia on a chairlift

Luckily, we don't have a lot more to talk about relative to banking. And as they say, maybe "no news is good news". It's always good when things are stable in the banking business. But we'll be sure to keep you up to speed on social media as to what is happening around F & M.

One last thing. This is the first time that we're sending the newsletter only via email and not mailing it. Please let us know if you have any problems or comments relative to the change. As I tell people, if you don't let us know about a problem, we can't fix it.

Thanks for the business you do with us—we very much appreciate the opportunity.



Grandpa Bob teaching Grandson Bennett how to count coin



-Dan



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## Who is Jim O?

Well, here it is, my first newsletter article as the President of F & M Community Bank. I thought about writing about my first month on the job, but I've barely had time to adjust the chair in Chuck's office, much less figure out what how I'm doing!

Instead, I thought I'd [Favorite] give a quick introduction to those of you who don't know me that well. Starting from the beginning, I grew up on a farm near Mountain Lake, MN, a small town about 50 miles west of Mankato. My dad farmed a little over 600 acres, milked cows (until I was about 13), raised feeder cattle and finished hogs. From there, I went on to college at what is now MN State University, Mankato, graduated with a degree in Business Finance and Ag Economics.

I married my wife Sherry in 1999 and we live in Marion, just off Highway 52. We have two adult daughters, Anna, married to Luke, and Sarah. Anna and Luke are parents to our two grandchildren, Blakely, two and a half years and Cooper, one year.

My banking career started as a loan assistant in a small bank in Amboy, MN for one year. Then I went to Eastwood Bank for 28 years. It was at Eastwood where Jim Oeltjenbruns really became Jim O. You see, we were a small bank, less than half as big as F & M is now, but with me there were seven men working and four of us were named Jim. They weren't going to write out Oeltjenbruns every time so Jim O. it was! At Eastwood, I worked in many areas including ag lending, some consumer and residential real estate lending, commercial lending, managing branches and managing [Weather] the commercial lending area. When Eastwood was sold in 2015, I only worked for the new bank for six months and then came to F & M. Here, I helped start the Rochester office, became the Senior Lending Officer (SLO) for all branches and a member of the bank's senior management team. My most recent business card says I'm now the President/COO/SLO.

My goal going forward is to continue what Dan, Chuck and our staff have done so well and outlined in our:

**VISION**      **We want to be the Community Bank of First Choice**

**BRAND POSITION**      **"We Make Banking Easy!"**

**CORE VALUES**      **\* Our people are important \* Enriching lives by improving the communities we serve \* Treat customers fairly, with respect, and add value to the relationship**



I appreciate the opportunity to be your bank's President and while there is no "replacing" Chuck, I'm hoping to make the transition as seamless as possible. My email is [JimO@FMcommunity.com](mailto:JimO@FMcommunity.com) if you have any questions or comments.

*-Jim O.*



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# INSURANCE UPDATES



With thin profits margins, it's more important than ever to have the right crop insurance coverage.

SEE YOUR LOCAL RAIN AND HAIL AGENT

*Help ensure that you have the right protection to fit your risk management needs.*

**Sales Closing: March 15**

**DAN ROOT | CHATFIELD  
 CHERRIE BRINK | PRESTON**

Dan: 507.867.1605 | Cherrie: 507.765.3387

Fax: 507.765.2733

DanR@FMcommunity.com | CherrieB@FMcommunity.com



*This institution is an equal opportunity provider and employer*



**MARCH  
 15**

**Crop Insurance Sales  
 Closing Date**

*Let's discuss how today's unique insurance landscape impacts your policy and options.*

## Talk to your Agent

- ✓ **Policy Review:** Understand the details of your current coverage.
- ✓ **Risk Discussion:** Know your risks and what you are (and are not) protected against.
- ✓ **Coverage Exploration:** Discover the best options for your situation and budget.
- ✓ **Multi-carrier access:** Allows us to compare prices from multiple carriers.



**IN YOUR CORNER**



Independent insurance agents help find the right coverage for you.

Trusted Choice  
 HOME • AUTO • BUSINESS



Dan Root



Brenda Reicks



Cherrie Brink



SCOTT RUSTAD  
Registered Representative  
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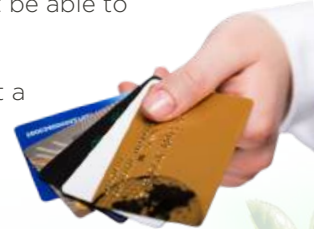


## Please Leave Home Without It

Concerns over identity theft continue to grow, especially with the news of data breaches at major companies and financial institutions. Unfortunately, you have little control over when a company is hacked, but you do have control over your own actions.

### Ten Things to LEAVE at Home

- ◆ **Social Security Card** - A Social Security card may be used to open credit card accounts and take out loans. Taking it out where it might be stolen is tantamount to handing the keys to the kingdom to a thief. As for seniors, while Social Security numbers have been removed [Is] from Medicare cards, your Medicare Beneficiary Identifier number is also worth shielding.
- ◆ **Multiple Credit Cards** - Carry a single card for general use and emergencies. Only carry another card if you plan on using it that day. Keeping all those cards at home will save you considerable time in reporting lost cards and disputing charges should your purse or wallet get stolen.
- ◆ **Gift Cards and Certificates** - They're like cash. Keep them home until you're ready to use them.
- ◆ **Spare Keys** - Your wallet or purse contains your home address. No sense making the theft worse by endangering your home and family.
- ◆ **USB Drive** - Very convenient for carrying important files, but it's gone forever if your wallet or purse is lost or stolen.
- ◆ **Password Cheat Sheet** - Carrying passwords makes it possible for them to fall into the wrong hands. Don't carry your cheat sheet? How about those ATM PINs? That's a sure way to lose cash fast.
- ◆ **Checks** - Carrying around a blank check is an obvious risk. Even a canceled check is a risk, since it has your routing and account numbers, which may be used to transfer cash.
- ◆ **Receipts** - Besides being bulky, they will contain the last five numbers of your credit card. A thief might be able to "phish" to find the rest of these numbers.
- ◆ **Passport** - A thief could use this to travel under your name, open bank accounts, or even [Chirping] get a Social Security card. Not good.
- ◆ **Business Cards** - Consider a separate case and carry them in your pocket. Do you really want a thief to know where you work?



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## Day Trips



**TWITTY & LYNN**

**WHERE:** Chatfield Center for the Arts  
**WHEN:** April 26, 2025  
**COST:** \$75/person (includes reserved ticket and meal)  
**DEADLINE:** May 28, 2025

There's a moment right at the very beginning of any Twitty & Lynn show that affords country music fans the chance to look back in time. Just after the band has played the signature into to "Louisiana Women, Mississippi Man," Tre Twitty and Tayla Lynn shoot each other a glance that summons the electrifying chemistry of their grandparents: Tre is the grandson of Conway Twitty, Tayla is the granddaughter of Loretta Lynn.



**GREASE**

**WHERE:** Chanhassen Dinner Theatre  
**WHEN:** July 9, 2025  
**COST:** \$149/person  
**DEADLINE:** June 9, 2025  
**DEPARTURE TIMES:** 8:30 am F & M Preston, 8:40 am Fountain Historical Center, 8:55 am F & M Chatfield, 9:40 am F & M Rochester

This one show you could see over and over. In case you missed it last time, now is your chance! If you joined us last time, it is one of the best and you will not be disappointed seeing it again. Besides...It's such a fun day!

## GET YOUR WALKING SHOES ON

Starting the first week of June, meet us at the Preston Trailhead on Tuesday mornings at 8:30 am for a walk on the trail or at the Skate Park Entrance of Mill Creek Park in Chatfield on Wednesday mornings at 8:30 am. Walk at your own pace! Join in on the conversations! It's a great way to start your day!

Bring your friends!  
 Bring your family!  
 Bring your dogs!



“Greetings to you Summit Club Friends! Along with a new year, it's always a fun time making plans for upcoming adventures to share with you!”

## 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



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Joining is easy—simply send us an email or give us a call!



If you do not receive emails from us regarding upcoming events, etc. be sure to contact one of us with your email and we will get you on our list. Any questions, don't hesitate to give us a call!

# IN MEMORY OF Carole Bond

We are deeply saddened by the loss of our friend Carole Bond. Carole was a valued member of F & M Community Bank.

Carole was the original director of the F & M Summit Club which started in September 1994. She created many friendships with the planned trips to theaters, mystery trips, overnight trips including extended trips traveling the world. Her first day trip was to the MN Zoo and Mystic Lake Casino and her first extended trip to Alaska in 1996.



09/17/1948 - 01/23/2025

Carole gave the Summit Club 110% to make it the best for her travelers, creating memories and new friendships. Looking through the many photo albums, it is proof that she did just that. When passing the baton to continue with the Summit Club in 2015, we have had some big shoes to fill, and we are doing our utmost best to continue creating memories and lasting friendships. I (Brenda) have had many conversations with Carole whether it was at her kitchen table or telephone, (which I very recently did) about the F & M Summit Club, getting her thoughts and suggestions which I will forever cherish for us to continue making the F & M Summit Club the best.

*Rest in peace Carole, your journey continues in our hearts.*



1996 Summit Club  
trip to Alaska



Carole in 1994



Carole, Carol Throckmorton  
and Holli Wingert 2002



Gene and Carole 1997



2002 Summit Club  
Quad Cities Tour



First F & M Summit Club Trip!



1997 Summit Club trip to  
Nova Scotia

# Employee ANNIVERSARIES



*thank you*

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**Nicole Henderson**  
BSA & Compliance  
Officer | Internal  
Auditor

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**Bruce Rother**  
Network  
Administrator

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**Chris Braendlin**  
VP | Commercial  
Lender

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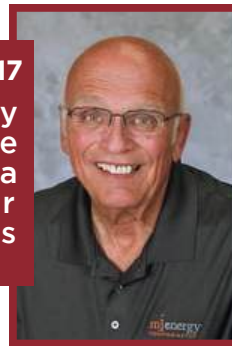
**Nate Askelson**  
Credit Analyst

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**Dan Root**  
VP | Chatfield Branch  
Manager

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**Ronald Stevens**  
Real Estate Appraiser

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**Mary Schwarz**  
Preston Branch Manager  
Ag & Commercial Lender

*Happy  
Birthday*

**CHRIS BRAENDLIN!**



**Chris at 15**



# FACES OF F & M



Dan Christianson



Mandy Schmoker



Tammy Simonson



Misty Sass



Sam Rustad



Scott Rustad



Makenna Gatzke



Holli Wingert



Kaila Case



Cherrie Brink



Cami Jones



Mary Schwarz



Brenda Reicks



Ashley Winslow



Tami Larson



Kari Goldsmith



Kayla Heckers



Cindy Zimmerman



Amber Meyer



Dan Root



Heather Borgen



Nate Askelson



Tamsen Leimer



Jim Oeltjenbruns



Brittney Hatch



Mike Murillo



Laura Witt



Nicole Henderson



Jacy Davidson



Chris Braendlin



Bruce Rother



Jana Janosik



Jessie Mulford



Michelle Woodard

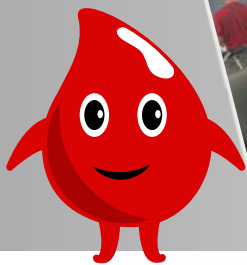
Special Thanks to



for our new employee  
headshots!

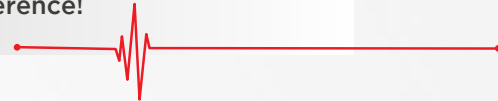
# #INSIDEFM

# DONATION DRIVE



## Blood Drive

A heartfelt thank you to everyone who came out to support our latest blood drive at F & M Community Bank! With the help of 32 generous donors, we were able to collect 30 units of blood! We appreciate all the community volunteers who assisted at the registration table, ensuring everything ran smoothly. Your contributions make a significant difference!



F & M's annual bank employee training day was a success! We participated in training session on how to use a defibrillator, ensuring we are prepared to handle emergency situations effectively. Additionally, we had the pleasure of welcoming a former Disney employee who delighted us with entertaining and insightful stories from their time at the company. It was a day filled with learning and inspiration!

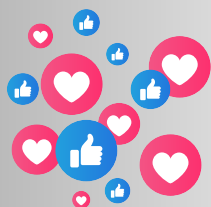


Let's MINGLE & JINGLE



## Thank You Followers!

We are thrilled to announce that we've reached a milestone of 1,000 followers!



If you haven't already, follow us on Facebook to stay updated with our latest news and fun activities. Let's keep growing together!

FOLLOW US



Our holiday party was held at Chip Shots this year! With pickleball matches, golf simulator and music, there was no shortage of fun!



A huge thank you to everyone who attended and helped make our Holiday Open House such a success. We're grateful for a community that loves to come together and celebrate with us!



The Preston crew swapped some holiday cheer with their Secret Santa Exchange.

## Where in the World is Our Bank Koozie

F & M Community Bank koozie has been spotted soaking up the sun on the beaches of Isla Mujeres, Mexico!



Where will our koozie travel next?

STAY TUNED



# COMMUNITY IN-ACTION



## Seasons Hospice Gala

F & M attended the 19th Annual Seasons Hospice Gala.



## WeGive365

F & M Community Bank partnered with WeGive365 and Zumbro Valley Medical Society to collect and distribute basic needs items to those in need in our communities.



## Cook 4 Kids

Tamsen Leimer joined the Rotary Club of Rochester serving dinner at Jeremiah Program.



## Boots to Business

Chris Braendlin Presented "How to Finance Your Business" at the "Boots to Business" seminar. This course provides military veterans with an introductory understanding of business ownership.

## #InTheCommunity

## Bell Ringing

The bell ringers were in full force, spreading joy and raising funds for the Salvation Army this season. Thank you to all [Weather] who helped and donated!



Thank you



# Missing Word Contest

Winter Missing Word Contest Winner: Elsie Narveson "Sleigh BELLS Ring, Are you Listening" **\$25**

2024 Missing Word Contest Winner: John Carlin **\$100**

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](mailto: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

## F & M COMMUNITY BANK, N.A.

Balance Sheet 12/31/2024

Cash & Due from Banks	8,912,264
Securities	44,962,331
Loans (Net of Loan Loss Allowance)	143,132,662
Other Assets	13,721,199
Total Assets	210,728,456
Deposits	185,565,461
Other Liabilities	10,798,132
Capital	14,364,863
Total Liabilities and Capital	210,728,456

SAVE THE DATE

## Blood Drive

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

10 am - 4 pm

Preston Community Room

Wednesday, March 19, 2025

*Dates are subject to change*

