

F&M BANK

"The Right Choice"

Minnesota SPRING 2022

Why We Chose F&M

A Client's Perspective

Inside



Statement Redesign

New & improved statements!

Back Cover

In the Community

Recent Events

Inside

Stephen Papineau



F&M SPOTLIGHT



TOM COLGAN

To Our Valued Clients

What an honor this is to address you, our valued clients. I appreciate Nate granting me this space traditionally dedicated for his President's Letter to allow me to say a few words in advance of my retirement later this month.

Some ten years ago, Mike Dunn hired me to help F&M grow its two offices in Minnesota. Leaving family, close friends, and former clients in Illinois was not easy, but I had known Mike previously and trusted him. His core values and those of F&M mirror those that have served me well over my banking career. I made a great decision to join F&M.

We have a wonderful team here, both in Iowa and Minnesota. I have enjoyed watching our loyal team members, who make the extra effort, advance their careers here. There are so many dedicated individuals who work behind the scenes supporting those of us on the front line. Our values of "One Team, One Culture, One Vision" help us stand out from other financial institutions.

Steve Marchek has been working with me to help in my transition. Steve is an accomplished banker who will soon be leading the Minnesota team. In our time together,

I became convinced we found the right individual. Steve subscribes to our strong team culture and has quickly become a valued mentor to our lending group. Steve is 100% committed to the success of F&M, our clients, and our community.

There is not a lot of space remaining below, so I best make room for some gratitude.

First to Mike, Nate, Tirzah, and the rest of the board of directors. Thank you for always supporting me and what we are trying to achieve in Minnesota. All the compensation you granted to me and my family far exceeded our expectations.

Second, to all the great clients of F&M. As an outsider coming to a new market, I appreciate the kindness, support, and ongoing loyalty you have shown me. So much of our growth came from referrals. I cannot thank you enough.

Finally, to my wife, Kim. We will soon be married 35 years. She has supported me and my career every step of the way. We hope to do a great deal of traveling together, so if you see a white truck and white trailer on the side of the road, please stop - we are stuck!

Best always,

Tom

Tom Colgan

Executive Vice President, Minnesota Market

Welcome

Amanda Hupfeld



F&M Bank is pleased to welcome Amanda Hupfeld to its Board of Directors, unanimously appointed at the board meeting on December 20, 2021.

Director Hupfeld is the

Chief Financial Officer at LimoLink in Cedar Rapids, IA. LimoLink is a world-class service organization who serves business and world leaders, Fortune 500 companies and multiple other professionals. Amanda resides in Mount Vernon with her husband Gerry and twin daughters, Emma and Alexa. In her spare time, she enjoys spending time with family and golfing.



CORRIDOR LEADERS 250

Nate Dunn was recently honored as a **Most Influential Business Leader**.

Congratulations Nate!



"F&M Bank has been the perfect banking partner, both personally and professionally. The biggest compliment I can give them is that I have 100% satisfaction from my clients that I have referred to F&M. Each client has raved (myself included) about Jenna and the mortgage process from application to closing. They have all been grateful for her hard work especially in the trying environment."

Stephen Papineau



Jenna Juetten

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CELEBRATING PROMOTIONS



Steven Marchek

was promoted to EVP Market President. Congratulations, Steve!



Shelly Myrland

was promoted to Senior Vice President. Congratulations, Shelly!



Denise Calhoun

was promoted to Senior Vice President. Congratulations, Denise!



Jenna Juetten

was promoted to Assistant Vice President, Mortgage Loan Officer. Congratulations, Jenna!

In the

Community

CHRISTMAS TOY DRIVE

(Top Right) Vadnais Heights team members joined forces with the Vadnais Heights Lions Club to collect toys, gifts, and food for the local community.

(Bottom Right) Team members in Lino Lakes collected "Toys for Joy" items, founded in 1986 by the North Metro Realtor Association.



CELEBRATING THE SEASON

(Left & below) F&M Bank team members had a wonderful time ringing the bell outside Cub Foods for the Salvation Army.



U.S. Small Business Administration

F&M Bank is approved to offer SBA loan products under SBA's Preferred Lender Programs.

F&M BANK

"The Right Choice"

PRSRT STD
U.S. Postage
PAID
Permit No. 54
Belmond, IA

101 E Main St, Manchester, IA 52057
220 W Main St, Anamosa, IA 52205
4000 1st Ave NE, Cedar Rapids, IA 52402
200 1st St SW, Cedar Rapids, IA 52404
111 E 1st St, Monticello, IA 52310
7641 Lake Dr, Lino Lakes, MN 55014
845 E County Rd E, Vadnais Heights, MN 55127



psi2go.net

NEW & IMPROVED *Statements*

Simple and easy-to-read, F&M Bank's new statement is designed to be a clear snapshot of your monthly account balance and history.

Sign Up for E-Statements*



Scan the QR code to get started, or visit us online at www.fmbank.biz and search "e-statements".

Contact your local branch with questions!

*If not enrolled prior to 4/1/22, a paper statement fee of \$2.50 + tax (where applicable) will be assessed.

E-Statements

