

Spot the Red Flags

Cybercriminals send more phishing emails now than ever before. When you receive an email, it's important to look for any red flags.

What is phishing?

Phishing is a type of social engineering cyberattack that uses deceptive message, such as email, texts, or websites to trick people into revealing sensitive information like passwords, credit card numbers, or financial details. Attackers impersonate a trustworthy source so that the victim's guard is down, often creating a sense of urgency or fear to get them to click on malicious links, download malware, or provide personal information.

How does it work?

The attacker sends a message pretending to be a legitimate or reputable company, a known contact, or a figure of authority (such as a police officer). These messages can come as emails, text messages, or phone calls. The goal is to lure the victim into taking a specific action, like clicking on a link to a fake website or opening a malicious attachment.

What can I do to protect myself against phishing?

Learning to spot red flags in phishing messages can help you stop the attack before it starts. When in doubt, don't click the link. If you're ever worried that it might be legitimate, call the business or person at a trusted phone number to confirm.

What do I do if I fell victim to a phishing scam?

Call F&M Bank immediately if you think you have fallen victim to a phishing scam. The earlier our Fraud team is involved in fraud situations, the more likely we are to recover funds or cancel fraudulent transactions before they go through.

F&M Bank will **never** ask for your online banking password.

F&M Bank has received reports of suspicious phone calls appearing to come from the bank. If you receive a phone call and something feels off, hang up and contact F&M Bank directly using a known and trusted phone number.

6 Phishing Red Flags

1 Urgency

Applies pressure and authority to intimidate the recipient to act quickly.



2 Domain

Check the email address: Slight variations or too generic are suspicious. Ex: @microsoft.com (missing the "o")

3 Tone & Typos

Contains spelling errors and/or poor grammar. Does it sound like the sender that you know?

4 Too Vague

Message may be really short, succinct, and lack context.

5 Gift Cards

Payment is demanded by gift cards, wire transfer, or cryptocurrency.

6 "Off" Vibes

Trust your gut and your instinct. If a message doesn't feel right, don't click or reply. Call a trusted source to confirm.

F&M BANK
"The Right Choice"

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



100 Years
1925 - 2025
F&M BANK

Happy Holidays!

The F&M Bank team wishes you and your family a Merry Christmas and Happy New Year!

Christmas

Wednesday, December 24 Closed at 12:00PM
Thursday, December 25 Closed

New Years

Wednesday, December 31 Closed at 3:00PM
Thursday, January 1 Closed

More information on cut-off times for transactions can be found at www.fmbank.biz/holiday-hours

100 Years
1925 - 2025
F&M BANK

Minnesota WINTER 2025





To Our Valued Clients

F&M Bank exists today for three very important reasons. First, to allow our clients to live out their personal and professional dreams. We exist to serve you, our valued clients. Second, to encourage our team members to live out their best version of themselves. Third, to make a greater impact in our communities collectively versus individually. As F&M Bank continues to build upon "One Team, One Culture with One Vision", we want to continue to keep our "Why" at the forefront.

2025 was certainly a very special year for our F&M Family. We spent the entire year celebrating our 100th Anniversary, through many different events. We kicked things off in Manchester with an EPIC Block Party Celebration in June. The city graciously allowed us to close a full city block, where we treated over 2,500 guests to a band of locally grown talent,

Not Quite Brothers. Along with the band, guests were treated to local street vendors and local businesses pitching in to make it a unique celebration. Certainly, a night that will be remembered, forever.

Next was our Cedar Rapids Metro Economic Alliance Biz Mix which we hosted at our 1st Avenue location. This was another special event which featured live music from a local musician, Billy Heller, and a local food truck. Mayor Tiffany O'Donnell and the President of the CR Metro Economic Alliance, Juliet Abdel, were there to support our event, while sharing a few words with our audience. Our team truly enjoyed connecting with our clients and community members.

We once again hosted our "Lunch with Us" events in Anamosa, Manchester and Vadnais Heights, with 100-year celebration themes. Understanding that our clients look to F&M as a trusted advisor, we decided to host two "Building a Legacy Business" events, one in Iowa and one in Minnesota. Guests were treated to a panel discussion of local legacy business owners, and a presentation by Joe Micallef on how People, Products and Processes can help you build a roadmap to become a legacy business.

We topped the year off with a special celebration at our annual Bankwide Training in Mason City, Iowa. Team members were treated to a full day of celebration and a special 100-year gift, while enjoying one another's company. These different events have all been built around the century celebration, but more importantly, they have deepened our connection between our team, our clients and the communities we proudly serve.

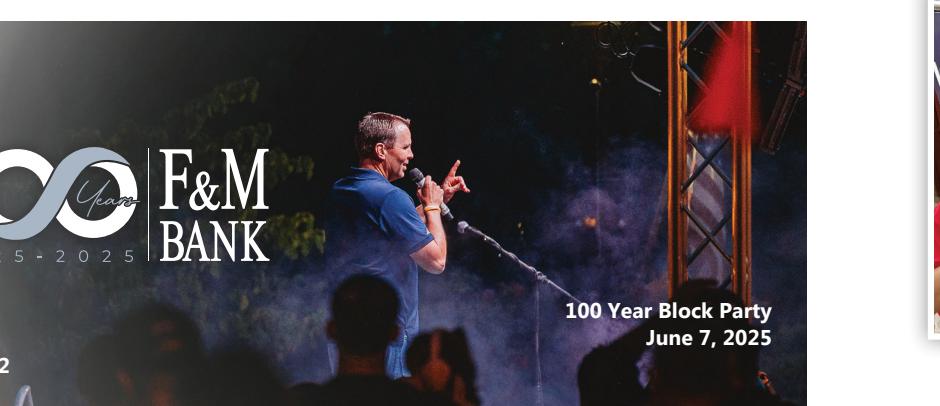
Thank you to everyone who helped us celebrate in one form or fashion, this year. 2025 will truly be a year to remember.

As we look forward to 2026, the Federal Reserve seems to be in the mode of cautiously lowering interest rates, while continuing to monitor inflation and the labor market. Tariffs and their long-term effects will continue to be discussed and monitored by all business owners, while everyone is in a "wait & see" mode, as negotiations continue. The local economy in general seems to be in pretty good shape, but there are always pockets or industries dealing with unique challenges.

Your F&M Team is here to Exceed Expectations, while serving you, our valued clients. We are successful when the clients and communities we serve are successful. Maybe you know of someone who currently banks with an institution that is no longer present in our marketplace or unhappy with their service, if so, we would appreciate an introduction. After all, word of mouth is the most flattering form of marketing. Wishing you all a very Merry Christmas and a Happy New Year.

With Gratitude,

Nathaniel W. Dunn • President & CEO
ndunn@fmbank.biz



WELCOME NEW TEAM MEMBERS



Corey Piekarski

Corey joins the F&M team as Vice President, Commercial Banker. Corey brings over 25 years of banking and business development experience. He and his wife have two sons and live in Blaine. Corey enjoys spending time with his family and watching his boys play sports. Welcome to the team, Corey!

TEAM CELEBRATIONS



Denise Calhoun



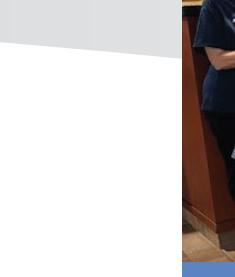
Kelly Glader



Susie Johnson



Sue Peacock



Sara Stafki

IN THE COMMUNITY



Vadnais Heights Days Parade

We had a great time at the Vadnais Heights Days Parade in August in celebration of our 100 year anniversary!



Whimsical Wigs

With September being Childhood Cancer Awareness Month, F&M team members organized a day to create wigs with the Whimsical Wigs organization, which donates to children with cancer.

F & M BANK EVENTS

Sustainable Success

As F&M Bank celebrates a century in business, we have learned many valuable lessons along the way. In October, we hosted a luncheon featuring a panel of local business owners and F&M Bank President and CEO Nate Dunn, as well as keynote speaker Joe Micallef, a business consultant.



Joe spoke on the three pillars that define a legacy mindset, including Product, Process, and People. "People bring your purpose to life," said Joe. "Businesses don't build relationships - relationships build businesses."

F&M would like to thank Joe Fradette and Art Pratt for taking the time to share their experiences and hard-earned life lessons with our guests. Joe is President of Distinctive Cabinet Design. Art is the Owner/President of Construction at Pratt Homes.



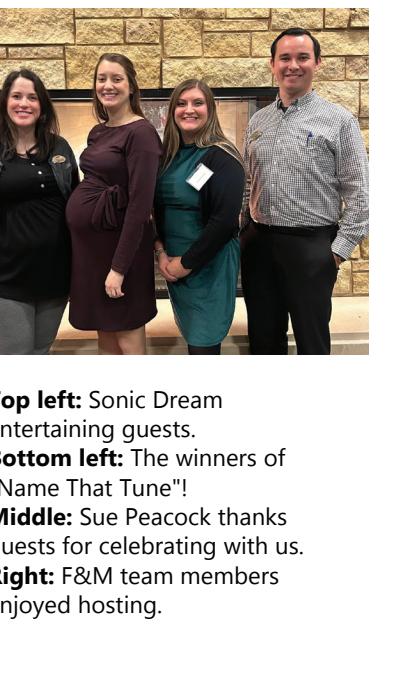
Regency Club Holiday Party

We had a great time celebrating the holidays with 140 of our Regency Club members! Guests enjoyed live music, games, and good company. Thank you to all who attended! We are working on a full calendar of events for Regency Club members in 2026, including seminars and small event and day trips – look for further information soon!



Community Impact Month

Each year, the Minnesota Banker's Association sponsors a month of giving and volunteering. This year, the F&M Bank Minnesota team participated in multiple ways, including a school supply drive (right). Great job, F&M team!



Top left: Sonic Dream entertaining guests.
Bottom left: The winners of "Name That Tune"!
Middle: Sue Peacock thanks guests for celebrating with us.
Right: F&M team members enjoyed hosting.