



**Brenda Crumpton**  
CUSTOMER SERVICE REPRESENTATIVE

Brenda joins F&M Bank with many years of experience managing a business with her husband, Mick. Her daughter is a teacher and her son is training to be a pilot. Brenda enjoys working at the bank, which allows her to maintain a great work/life balance. Welcome to the team, Brenda!



**Engelken Celebrates 10 Years at F&M Bank**

Congratulations to Ben Engelken (Vice President,

Compliance & BSA Officer) on celebrating a decade of service at F&M Bank! Thank you for your dedication and commitment to making F&M Bank "the Right Choice"!



### F&M Celebrates Veterans with 3rd Annual Honor Float

F&M Bank hosted the 3rd annual Honor Float in June. Over 100 veterans, guests, and volunteers enjoyed lunch and had fun on the lake to honor the service members in attendance. Thank you to all the vendors, volunteers, and pontoon drivers for making this event special every year for our local veterans!



### F&M Bank Block Party is a Huge Success!

F&M Bank celebrated our 100 year anniversary with a block party in Manchester on June 7, 2025. "It was by far the most amazing celebration in the history of F&M Bank," said Nate Dunn, President & CEO. "We are so grateful for the show of support from our community. It's been a great 100 years and we look forward to many more."

The event featured live music from Not Quite Brothers, food trucks, refreshments, and a cash cube. Over 2,000 guests were in attendance to celebrate. It was a night to remember!



## 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

Summer 2025 • Manchester



## Celebrate with us online!

Watch our commemorative story video, learn more about our history, or view our calendar of celebration events! Find us online at

[www.fmbank.biz/100](http://www.fmbank.biz/100)

or scan the QR code to view on your mobile phone!



# 100 Years F&M BANK

1925 - 2025

Celebrating a Century of "The Right Choice"



[www.fmbank.biz](http://www.fmbank.biz)



To Our Valued Clients



President & CFO). They are continuing the long-standing tradition of a family-owned, community bank. The development and success of my family, as well as our clients and communities, are my priorities as Chairman of the Board.

Today, F&M Bank exists 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 versions of themselves. Third, to make a greater impact in our communities collectively versus individually. As F&M Bank continues to build upon our culture statement of “One Team, One Culture, with One Vision”, we strive to continue to keep these three reasons (our “Why”) at the forefront. A perfect example is our F&M Cares program. In the last 25 years, our team has personally donated over \$200,000 to local families or individuals in need. I am incredibly proud of our team for their participation in this impactful program.

F&M is a true community bank. The decision makers at F&M are local people focused on the unique needs of our clients and community. We have outstanding financial strength and the ability to provide a wide variety of financial services, while simultaneously adapting to new technologies, delivering safe and sound banking products and services to our clients. We continue to strive to “Exceed Expectations” and we look forward to serving you for another 100 years.

On behalf of our shareholders and the entire team, I want to sincerely thank you for the continued patronage and loyalty to F&M Bank.

Sincerely yours,

*Mike*

Michael W. Dunn  
Chairman

Left: Dunn brothers Marty, Mike, and Scott in 2000. Right: Four generations of the Dunn family: Scott, Mike, Seth Wedewer and his son Jack, Marty, Tirzah Wedewer, and Nate Dunn.



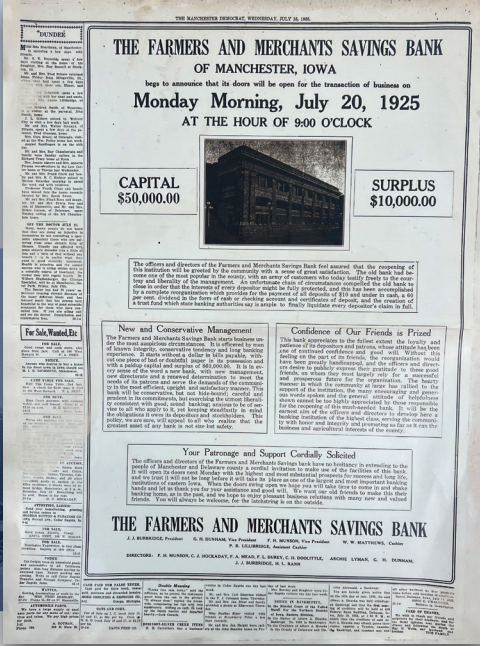
Legacy & Tradition

The Dunn family has been committed to the success of F&M Bank since 1978. "Our family-owned roots really come through in how we treat our team and our clients," said Tirzah Wedewer, EVP & CFO and third generation Dunn. "We're not just a bank; we're part of our community's story — generation after generation."

Celebrating a  
Century

Farmers & Merchants  
Savings Bank Established

Farmers & Merchants Savings Bank opened for business on July 20, 1925. As of opening day, the bank had amassed assets totaling \$299,730.



est. 1925

