

F&M BANK

"The Right Choice"

Jones County SPRING 2022

Why We Chose F&M

A Client's Perspective

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Laurie & Bill Sperfslage

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!



"When we decided to build our retirement home, F&M Bank understood our needs and helped to make our dream a reality."

Laurie & Bill Sperplage

**Are you ready to turn your dream into reality?
Contact us today!**

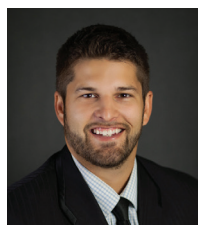


Lisa McQuillen
NMLS ID #494729
319.730.6070
lisa.mcquillen@fmbank.biz

Real Money, Real World

Karen and Jami participated in Real Money Real World spending simulation for an ISU Extension training on January 31st. During this event, the ISU Extension staff were trained on a financial literacy curriculum. They were given different scenarios consisting of various household incomes, careers, and family size. With their budgets, they then went into the "Real World" and had to use limited funds to provide for their families. Karen and Jami were at stations and met with staff to help them spend their money wisely.

CELEBRATING PROMOTIONS

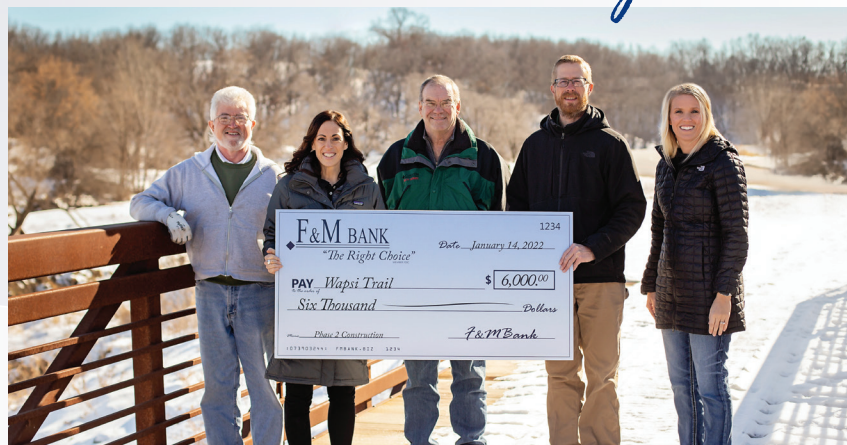


Scott Wilson
was promoted to Senior Vice President. Congratulations, Scott!



Lisa McQuillen
was promoted to Senior Vice President. Congratulations, Lisa!

In the Community



WAPSI TRAIL F&M Bank was proud to donate \$6000 towards the Wapsi Trail Phase Two project, which will extend the existing trail in Anamosa.



< GIVING THANKS

F&M Bank team member Martha delivered warm meals to the police station in Monticello. Just another way to express our gratitude to the people who protect our community!

SAVE *the* DATE

**Have Lunch with Us
Tuesday, May 24
Anamosa**



Congratulations Lisa McQuillen

Lisa was honored at the Tribute to Women of Achievement event in the category of **Leadership**.

Congratulations to Lisa on her outstanding commitment as a leader in her community every day!

F&M BANK

"The Right Choice"

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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

