

# F&M BANK

"The Right Choice"

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



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## Merry Christmas



From Your Friends At **F&M BANK**  
 "The Right Choice"

# F&M BANK

"The Right Choice"

**Manchester**  
 101 E Main St  
 563.927.4475

**Monticello**  
 111 E 1st St  
 319.465.9158

**Cedar Rapids**  
 4000 1st Ave NE  
 319.366.8681

**Lino Lakes, MN**  
 7641 Lake Dr  
 651.784.8000

**Cedar Rapids**  
 200 1st St SW  
 319.366.4040

**Vadnais Heights, MN**  
 845 E County Rd E  
 651.429.8000

**Anamosa**  
 220 W Main St  
 319.462.6878

Winter 2014

### Cedar Rapids

#### Dear Client:

Next July 25<sup>th</sup> will mark our 90<sup>th</sup> Anniversary. Over the past 89 years we have been privileged to serve you, our clients and our communities while demonstrating progress and stability.

- Stability in a safe and sound financial institution for the hard earned dollars you have entrusted to us.
- Stability within our F&M Team. With our present team, we have over 1,070 years of sound, conservative banking experience.
- Stability in our commitment to our communities in which we are privileged to serve.

We hope to build upon F&M's heritage through innovation, customer focus and community involvement. F&M's core values have been defined and refined over the course of our 89 year history. Our team understands that to develop and nurture a healthy culture, these core values must be demonstrated each and every day. This culture truly differentiates us from our competitors in the minds of our customers and communities, while creating long-term value for our shareholders.

As I write, our farmers are busy bringing in the 2014 harvest. Initial reports are that yields will be quite good, although corn and soybean prices are under significant pressure. Like many industries, the Ag sector is going through some dramatic changes. Robotic milking machines, hog buildings that house 2,500 pigs and 48 row planters are all becoming more common as improvements in efficiency are becoming a necessity.

We have major projects progressing in many of our markets. To name a few, the Lake Delhi rebuild is progressing on schedule, the Whitewater Project in Manchester is underway, and the Regional Medical Center expansion is underway while nearing its capital campaign goal of \$1.4 million. In Minnesota, the Vadnais Heights Park & Ride will open this fall providing bus service to St. Paul and a second Light Rail opened this summer servicing St. Paul and Minneapolis. Transportation for the workforce is key to the Twin Cities market as its unemployment rate continues to decrease to 3.8%.

As many of you are aware, in September we hosted two great "Have Lunch with Us" gatherings. In Cedar Rapids we had a good turnout to celebrate our 20<sup>th</sup> Anniversary in the Metro Market. In Manchester, we had a perfect day with a record turnout for our 19<sup>th</sup> year of holding this event. I would like to extend a special KUDO's to our Manchester Fareway store. They have been doing an excellent job of catering our Eastern Iowa events for a number of years.

With recent news of large scale security breaches involving debit and credit card information, I hope you will take advantage of these two new services we offer:

**ID Theft Smart** – Which supplies you with Credit Monitoring as well as Identity Restoration. With credit monitoring, you will receive alerts to any potential problems or suspicious activity on your credit. If your identity is compromised, ID Theft Smart provides identity theft restoration while giving you access to a licensed investigator to assist in reclaiming your identity.

**Shazam Bolt\$** – Monitor your debit card activity with F&M's **FREE** Shazam Bolt\$ app. With this smartphone app you will be able to setup email alerts to notify you when a purchase is made where your card is not present, such as via telephone or the internet. You're also notified when potentially fraudulent activity occurs. If purchases or activity are not valid, you can call immediately and put a stop to the fraud.

We enjoy being your community bank and serving you with good "old-fashion" community banking services. Today this includes bringing safe and sound banking technologies to our clients and the operation of our business.

On behalf of our management team and all our employees, I want to thank you and our shareholders for the continued opportunity to work for you. We look forward to being your banker for many years to come.

Sincerely yours,

Michael W. Dunn  
 President



**Michael W. Dunn**  
 PRESIDENT AND CEO

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## Regency Club Trips Coming in 2015

Trip to Ireland: March 20-28<sup>th</sup>: **FILLED**

**Travel Show for our fabulous trip to Washington, DC:**

For more information contact **LuAnn McQuillen 563-927-4475**

Dates of travel: **September 8 – 16, 2015**

Travel in luxury and style aboard Legacy's extra-legroom luxury tour coach

**NO FLYING** on this trip – perfect for those who love road trips



**Points of interest include:**

- Gettysburg Visitor Center and Battlefield tour
- Eisenhower Farm Tour
- 8-hour tour of the Washington Monuments, Memorials and Grand Boulevards
- Tour Mount Vernon
- Arlington Cemetery
- Smithsonian Institution

## REGENCY TRIP TO ALASKA

The Regency 2014 Trip to Alaska by Land and Sea was a huge success.

Our trip started out with a spectacular land tour incorporating Denali National Park, a boat trip on the Chena River, and two nights at Princess Lodge, McKinley; just 40 miles from Mt. McKinley. Guests were majestically transported down to Whittier by a glass-domed train through beautiful terrain, where we embarked on a fabulous cruise taking in Glacier National Park and Hubbard Glacier. Our trip concluded with an overnight stay in Vancouver. Sea life was abundant and a good time was had by all.



Highlights included:

Sightings of bear, moose, caribou, fox, Dahl sheep and creatures native to this vast area.

- Mt. McKinley in full sunshine (only 30% of visitors actually have the opportunity of seeing Mt McKinley due to weather).
- Guests making the catch of their lives during their fishing trips.
- Watching hump-back whales breaching out of the water to feed and sightings of orkas as well as other sea life including dolphins and seals.
- The making of great friendships and lasting memories.



## Alaska Guests Reunite in Rochester

On a beautiful fall morning, guests from Iowa and Minnesota made their way to Rochester to come together for lunch at a local restaurant. Memories and stories were told, photo albums were enjoyed and friendships were consolidated. A great time was had by all and a toast was made to those who were unable to join us.



## REGENCY CLUB HOLIDAY PARTY

FRIDAY, NOVEMBER 28, 2014

With our most recent F&M Bank Branch opening in Monticello, IA, F&M Bank thought it would be fitting to start our holiday celebration with our Regency Club Members on Friday, November 28, 2014, at that location.

After enjoying a delicious luncheon at the famous Heights Supper Club, Regency Club Members experienced a fabulous matinee performance by Monticello, IA native, Jim McDonough at the Monticello High School. A spectacular colorful show themed "Holiday Grande 2014" displayed an elegant and all-new stage production featuring acclaimed International Steinway Artist and "Iowa's Own Pianist," Jim McDonough. After Jim's performance, it was certain everyone departed with the holiday spark.

On behalf of the entire staff, we wish you the best holiday season ever and a healthy and blessed 2015. We truly appreciate your loyal banking relationship here at F&M Bank!



## Especially for You Race

On, Sunday, October 5<sup>th</sup> team members from the Cedar Rapids, Anamosa, Manchester & Monticello offices participated in the Especially for You Race in downtown Cedar Rapids to raise money for breast cancer. Team members met at the downtown office where our customer Scott Buechel, provided a limo to transport them to the race starting line in style.



Even though the weather was quite brisk that morning, our F&M Bank Team enjoyed running or walking the 5k course and **raised \$725.00** for Race Against Breast Cancer.



## Blood Drive

F&M Bank hosted our 2<sup>nd</sup> annual Blood Drive, Wednesday, October 1<sup>st</sup> at the 4000 First Avenue location. One unit of blood has the potential to save up to three lives. Thank you to everyone who donated and helped out in this event.



## Community Involvement

In keeping with our F&M Cares values, Elaine Yanda and Kris Wetrich volunteered their Sunday afternoon on October 26<sup>th</sup> to hand out treats at the Safe Halloween Event. This annual event is held on the Ushers Ferry Historic grounds, to promote safe and secure Trick or Treating.



## F&M Bank Welcomes New Employees to their Team

**Jennifer Finn** joins the Cedar Rapids team as a Customer Service Representative after 8 successful years with the F & M Iowa Realty office in Manchester. She and her husband Don recently moved back to the Cedar Rapids area with a job change for Don. They have 4 children with the youngest a freshman in college. In her spare time she enjoys kayaking, biking and working in the yard. Jennifer is excited to begin a new career path with F & M Bank.



**Nicole Ott** is also a new member of our Cedar Rapids team. She and her husband Lee live in Cedar Rapids and have a beautiful daughter named Hailey who is 6. Nicole brings with her 10 years of customer service experience and 1 year of banking experience. She really enjoys spending time with her family and looks forward to growing with F&M Bank.



**Sara Kriener** joined the Cedar Rapids team as a Customer Service Representative in August. She is a graduate of the University of Northern Iowa and now lives in Cedar Rapids. Sara grew up on a farm outside of Fort Atkinson, loves being outdoors and is a huge sports fan. In her free time, Sara enjoys spending time with her boyfriend, family, and friends.



**Shelly Rae Robinson** is welcomed to the Cedar Rapids team. Shelly Rae is a graduate of Mt. Mercy University and worked in the Investment Division of AEGON for 20 years. She enjoys road trips to South Carolina to visit her only son Ryan. She has a four year old cockatiel named Holly a.k.a. Sassy Pants. In her spare time Shelly likes dancing, live music and watching her great niece and nephew play sports. She will become a great aunt again in spring and is excited about her new journey with F&M Bank.