



**\$547 MILLION**

That's the amount of money that people lost to romance scams in 2021! That's up about EIGHTY PERCENT from the year before! <sup>1</sup>

We do not want YOU to be next! Please call our offices any time. We are here to help you!

**GEM CLUB  
EVENT  
CALENDAR**

**BACKROADS OF ITALY**

Includes Venice, Florence and Rome!

April 9 – 18, 2024

**SCOTLAND & NORTHERN**

**IRELAND**

Includes a visit to

St. Andrews!

August 8 – 19, 2024

**DID YOU SEE US?!**

★ Throwing a pizza party for our Kids Club members at the Coleburg Community Pool?

★ Selling food & drink tickets at the front gate to help out at the Petersburg Country Bash?

★ Volunteering at the dairy barn at the Fayette County Fair? Or at the Delaware County Fair Steer n Stein?

**BANK UPDATES**

- Join us for lunch! We are celebrating our local pork producers AND our awesome customers on October 13<sup>th</sup> by serving a complementary lunch from 11 -1 outside of our offices. We are so thankful for each and every one of you so please come out and see us!

- HO! HO! HO! ...too soon? Not for Farmers Savings Bank! Christmas Club checks are being printed on October 12<sup>th</sup> this year! Want to join us next year? Contact any of our offices and we will help get you set up with a Christmas Club savings account.

- Many of you have heard that in mid September, Farmers Savings Bank was the victim of a debit card BIN attack. As our President, Mark White, said on our website, "We are very sorry for any inconvenience this may have caused you." We are also so thankful for the dedication and hard work of so many of our employees, working tirelessly to resolve this issue for our customers.

**MEET THE DIRECTORS**

Mike Breitbach became a member of the Farmers Savings Bank Board of Directors almost twenty years ago when he accepted the invitation and has enjoyed this connection to his communities ever since. He grew up in Colesburg, his wife grew up in Arlington, and they have lived in Strawberry Point for 43 years so they really are a part of all of the communities that our bank reaches. He is a retired business owner and now enjoys extra time with his family and farm, as well as getting out and playing golf or pickleball. On our board, Mike has enjoyed using the experiences he's had over his career to help share advice on the operations of the bank and to help to continue finding ways to improve the function of our bank.



**EMPLOYEE  
SPOTLIGHT**  
with  
**Heather Hiemes**

Heather is our Mortgage Loan Officer and is based out of our Strawberry Point office. You may also remember her from her many years spent working in our Arlington office!

Question: How long have you worked at FSB?

Heather: Fourteen years.

Q: What do you love about working here?

H: My favorite part of working at FSB is my co-workers. They make it enjoyable to come to work!

Q: Do you have a favorite service that we provide?

H: I would say the days we provide holiday cookies for customers, community members and employees.

Q: What do you love about your hobbies and home life that we can share with our customers and community members?

H: I love hanging out with my family, especially my three grandchildren. I also love spending time with my friends, kayaking, watching Iowa football or basketball, and reading.

1. <https://www.factretriever.com/banking-facts>