

GEM CLUB EVENT CALENDAR

BARGING THROUGH FRANCE: (Includes a stay in dreamy Paris)
August 7-15, 2023

OLD WORLD CHRISTMAS MARKET:
The Osthoff Resort in Wisconsin
December 3-6, 2023

BACK ROADS OF ITALY:
April 2024

SCOTLAND & NORTHERN IRELAND:
August 2024

DID YOU SEE US?!

★ In Manchester sitting on a panel at a Women in Agriculture class?

★ Volunteering at the State Speech Competition at Starmont?

★ On Facebook after we launched our Farmers Savings Bank page?



NOTE FROM THE PRESIDENT

Thank you so much to our community members for showing up in our lobbies to help us make America Saves Week at Farmers Savings Bank a roaring success. We could not believe how many familiar and brand-new faces showed up and we were thrilled to see each and every one of you. In this

somewhat volatile market, we are grateful and honored to continue to have your support and trust. We hope you will continue to keep us in mind in the future for all your hometown banking needs. Thank you so much again – we owe all our success to you, our customers.

Mark White
President



A FEW WORDS ON BANKING IN AMERICA

The two banks everyone is hearing about (Signature Bank out of New York City and Silicon Valley Bank out of California) had a completely different banking philosophy than your hometown Iowa banks. These banks relied on funding from volatile tech start-ups and crypto-related firms. Farmers Savings Bank takes pride in the fact that we do not follow these banking practices. We will continue to do business with people in the communities and industries that we know. Our capital and liquidity ratios are some of the best in the nation. Please reach out to me if you have any questions or concerns.

Randy Ludwig
Chief Credit Officer

A HUGE CONGRATULATIONS

Farmers Savings Bank would not be what it is without our incredible staff. This spring, two of our best are retiring: Jane Battin and Tom Klaus. Thank you so much to each of you for all you have given us over the years. We wish you nothing but the best in your retirement. You will be missed!

