

GEM CLUB EVENT CALENDAR

HAWAII LAND & CRUISE
VACATION:

February 7-19, 2023 (Full!)

FRANCE VACATION:

August 7-15, 2023 (Half Full!)

OLD WORLD CHRISTMAS

MARKET: The Osthoff Resort
in Elkhart Lake, WI

December 3-6, 2023

DID YOU SEE US?!

★ With a putting green and
trivia at the Starmont Career
Fair?

★ At the Colesburg Trunk
or Treat with a "Hocus Pocus"
themed trunk?

★ In the concession
stand at the EdCo Football
game this past fall?

★ Our logo on the ice
scrapers in the bags at Shop
Small Strawberry?



DID YOU KNOW?

The first known bank to be created was an ancient
Babylonian shrine to the sun god. This bank
operated by using tithes that worshippers and
pilgrims brought to the bank.¹

BANK UPDATES

- In October, we launched our Digital Wallet program! We support Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, and Garmin Pay. You just have to enter your Farmers Savings Bank card into your digital wallet on your smartphone to get started. We are excited to see our customers begin to use this service as it really does help protect from debit/credit card fraud.

- We updated our password requirements for our Online Banking customers! It's hard to strike the perfect balance between safety and ease of access but we think our new program is a great fit! Beginning in November, once you have updated your password to fit the new length and complexity requirements, you will not need to change your password for one whole year.

- We want our Precious Gems and Junior Gems Kids Club members to get the most out of our services and develop an interest in coming in to save money with us at Farmers Savings Bank! To that end, we have updated our birthday gift! Beginning in January, if your child brings their Farmers Savings Bank birthday card into our lobby or drive-up, we will gift them a FREE movie ticket!

- Our savings accounts, IRA, and CD rates are staying competitive! Please call, stop in or check our website so we can share! We also offer a STAR checking account where you can earn 5.12% APY*! To earn this interest, you must have e-statements, use your debit card 15 times, and have an automatic monthly ACH debit or credit. Qualifications and restrictions apply to STAR Checking. See back for details.

EMPLOYEE SPOTLIGHT

with **MEG GELNER**



Question: How long have you worked at FSB?

Meg: I've worked at FSB since June of this year.

Q: What do you love about working here?

M: I love that when I walk in the door I'm surrounded by people who care about people. This is a healthy, uplifting place to work. I love getting to know the customers and I love representing the bank as a place that whole-heartedly serves our community. I love making relationships with my colleagues and I enjoy the laughter and shenanigans that make each day an adventure.

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

M: I really enjoy the work I do with our Precious Gems Kid's Club. I have always worked with kids in one capacity or another and I'm excited that I can still keep my foot in the game working here at the bank. I hope to keep growing the program to encourage the kids in our community to take an active part in their finances.

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

M: I have a loving husband and 3 amazing kids. Spending time with them is basically my passion in life. We enjoy walking in the woods together, messing around on our acreage, baking in the kitchen, playing games, and watching movies with loads of popcorn. God is good.

*APY=Annual Percentage Yield. APYs accurate as of 2/14/2020. Rates may change after account is opened. If qualifications are met each monthly qualification cycle: (1) Nationwide ATM fees incurred during qualification cycle will be reimbursed up to \$25.00 (up to \$4.99 per single transaction) and credited to account on the last day of monthly statement cycle; (2) balances up to \$4,000.00 receive APY of 5.00%; and (3) balances over \$4,000.00 earn 0.32% interest rate on portion of balance over \$4,000.00, **resulting in 2.02% -0.20% APY depending on the balance**. If qualifications are not met, all balances earn 0.05% APY. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle an account. ATM transactions do not count towards qualifying debit card transactions. Fees may reduce earnings. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Qualification Calendar may be found online at www.farmerssavingsbank.com or by calling 563-856-2525. **Limit of one account per social security number. Minimum to open is \$100.00.**