

"hometown banking with your neighbors and friends"



OFFICE UPDATES

Exciting times in our Elgin office right now! We said "goodbye" to the paneling and hello to new drywall and carpeting. The doors between offices have been removed and between that and the new drywall, there will be an improved soundproof quality to allow for more privacy. The lighting throughout the office has been updated as well to provide for more uniform lighting. We will not be closing our lobby during this process so please excuse any dust or paint splatter when visiting us! All of the renovations and updates should be completed by the end of April.



Our Manchester branch build is looking great and, as summer approaches, we are more and more excited to open those doors! Last week our ATM and night drop box were installed. The doors, trim and cabinets should be installed within the next 2 - 3 weeks. As soon as weather allows, the exterior stone veneer will start going up too! We can't wait to show it off when we open this June!



FRAUD CORNER

with *Brylyn Cate*

Facebook fraud is something we see a lot of! One great way to protect yourself from fraud on social media is, when you see an ad you are interested in, get off social media! Note what company the ad is from, then open a browser window and go to that website on your own. Oftentimes, clicking fraudulent links on Facebook, emails, etc. is what gets us into trouble so try this easy trick today!

FARMERS SAVINGS BANK

BBQ
Customer Appreciation Meal

Also Celebrating Beef Month!

11 AM - 1 PM

May 8th: Colesburg & Arlington Branches
May 15th: Strawberry Point & Elgin Branches

Visit our Elkport or Wadena locations for complementary beef sticks!

EMPLOYEE SPOTLIGHT:

Question: How long have you worked at FSB?

Randy: I have been with Farmers Savings Bank for five years, and during that time I've had the opportunity to grow both personally and professionally. Being part of a community bank that focuses on relationships has made my time here especially rewarding.

Q: What do you love about working here?

R: What I love most about working at FSB is the people – both my co-workers and our customers. We're a close-knit team that genuinely cares about helping one another and serving our community. It's rewarding to work for a place that values trust, service, and local connections.

Q: Do you have a favorite service we provide?

R: I believe the best service we provide is the personal, one-on-one support we offer our customers. Being able to truly get to know our customers and help them make confidential financial decisions quickly is what sets Farmers Savings Bank apart.

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

R: I have always enjoyed hunting, fishing, and spending time with my family. My wife, Lisa, and I have been blessed with 2 children, Derick and Devin, a daughter-in-law, Molly, and soon-to-be daughter-in-law, Millie. Derick lives in Cedar Falls and is the principal at East Buchanan. Devin will be graduating Vet School in May, working for Rolling Hills Vet Clinic in Lamotte, Iowa, and getting married in June. My newfound passion is my granddaughter, Maeve.



Randy Ludwig, EVP/CCO

GEM Club Travel Opportunities:

Greek Isles Cruise

May 2 - 15, 2026

Includes Overnight in Rome, Italy

Canada & New England Fall Cruise

October 6 - 17, 2026

Features an overnight stay in Quebec City and a ten-night cruise

Spain & Portugal Trip

April 4 - 14, 2027

Features three-night stays in Barcelona, Madrid, & Lisbon

Alaska Land & Cruise Trip

August 1 - 13, 2027

Five-night land experience & a seven-night cruise!

*Contact Dale Boeckenstedt, 563-856-2525,
for information on any of these trips or
joining our GEM Club!*



Employee Anniversaries Recently Celebrated



From left to right:

Billie Thein,
Asst. VP/Sr. Loan Support Spec.,
celebrating 25 years with FSB

Mikaela Boss,
VP of Lending,
celebrating 5 years with FSB

Courtney Keppler,
Loan Support Specialist,
celebrating 10 years with FSB