



Community Banking Month

Community Banking Month celebrates the role that community banks have as a trusted and local source of financial products, services and solutions. It also recognizes the essential role community banks play in helping to keep our communities financially strong.



Mark White,
Farmers Savings
Bank President

The past two years have been a heartwarming example of how we as a community bank assisted our local communities, businesses and customers through job loss, financial hardship and difficult times. During the height of the pandemic, we provided 554 Payroll Protection Loans to local businesses. These loans kept our small businesses operating, our friends employed and neighbors served.

As a Community Bank, we are family owned and locally operated. There are hundreds of Community Banks across Iowa, but none are as unique as us in our commitment to our neighbors and friends.

Each year, Community Banking Month gives Farmers Savings Bank the opportunity reflect on all of our communities and customers. We are proud to do our part in strengthening our local economy and are pleased to provide our customers with the local expertise that only a community bank

can provide. At Farmers Savings Bank, our loan decisions are made locally by lenders you know and trust. This gives our borrowers confidence, knowing that their loan will be reviewed by someone that is familiar with them and their community. Customers will continue to be served by our dedicated and professional local bankers.

We promote local banking every day and have been doing so for more than 115 years! We will never stop listening to our customers who are truly the backbone of our small communities. Thank you for allowing us to be your hometown (community) bank!

Farmers Savings Bank will plant one tree in your community for each new e-Statement Enrollment!*

Instant Access: You can view your e-Statement as soon as it's available. There's no need to wait for the statement to be printed and mailed.

Convenient: Traveling? Busy? You can view your e-Statement anywhere you have access to a computer or mobile device.

Secure: Protect your personal information by logging into our secure Internet Banking system to view your statement. No need to worry about it being stolen or delivered to the wrong address.

Availability: Download e-Statements to your computer, tablet, or phone to view them anytime and print if needed.

Easy Enrollment: Receiving e-Statements couldn't be easier! Simply check the opt-in box when you enroll or log into your Internet Banking account. If you have previously opted out, simply view your account and choose the e-Statements link and follow the step-by-step instructions.

Eco-Friendly: Replacing your multi-page statement with an electronic version saves trees and reduces greenhouse emissions associated with paper manufacturing, printing, processing and mailing.



*Trees will be planted by a Farmers Savings Bank representative in the communities of Colesburg, Elkport/Garber, Strawberry Point & Arlington. One tree per new e-Statement enrollment through April 30, 2022.



Serving our neighbors & friends in Northeast Iowa since 1901

COLESBURG
205 Main St
563-856-2525

ELKPORT/GARBER
100 Grandview Rd
563-255-2525

STRAWBERRY POINT
130 W Mission St
563-933-2525

ARLINGTON
747 Main St
563-633-3855

COMMUNITY BANKING IS A FAMILY BUSINESS

three generations and counting

John and Marilyn Juergens purchased Farmers Savings Bank in Colesburg, Iowa in 1964. John served as Board President for many years while his wife Marilyn took a seat on The Board of Directors. In 1964, it was rare to have women in a position of decision making but Marilyn served on the board from 1964 until her passing in 2011.



MARILYN JUERGENS
FIRST GENERATION FEMALE BANKER

Marilyn's many years on the Board of Directors, inspired her daughter, Jolene, and granddaughter, Nicole, to also have important roles in the bank today.

However, Jolene and Nicole aren't the only Juergens family members in the banking business. John and Marilyn's sons Jeff and Tim, respectfully, Senior Executive Vice President and Chairman of the Board, have been involved in banking since a very young age.

Jolene began working full-time at Farmers Savings Bank in 1990. She is currently the Chief Operations Officer. The Juergens also have twelve grandchildren, most of whom interned summers at Farmers Savings Bank. After several years of seeing her mother, uncles, cousins and grandparents working in banking, it was time for Nicole to follow in her family's footsteps.

Being a third generation female banker just makes sense for Nicole, as she says the banking industry runs in her blood. Just like many family members before her, Nicole began working for Farmers Savings Bank at just sixteen years old. While she enjoyed it, she did pursue other career paths before coming back to Farmers Savings Bank, full time in 2016. She is currently a Data Processing Officer and Human Resource Coordinator for the bank.

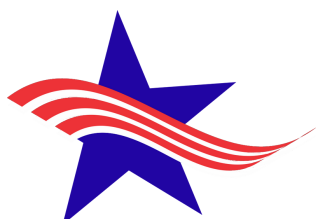
Nicole is reminded often of how special it is to be the third generation working for the bank. John and Marilyn grew Farmers Savings Bank from one location to four and from eight employees to over thirty-five. She comments that this month, Community Banking Month, she is not only reminded of her family history, but of how all the employees have become a part of the family, and that we get to serve our friends and neighbors everyday. This is something she enjoys and hopes to pass on to her family too.

Nicole and her husband are parents of one young daughter, and can't help but wonder if she too, will grow up to work at Farmers Savings Bank!



JOLENE (JUERGENS) NIEHAUS
SECOND GENERATION FEMALE BANKER

& NICOLE (NIEHAUS) RIES
THIRD GENERATION FEMALE BANKER





How to Protect Your Payment App From Fraud

Paul responded to the attempted fraud on his payment app account quickly and was able to prevent any money from being lost, but that isn't always the case. There are many measures he could have taken to protect his account and make sure it didn't happen in the first place. The following tips can help prevent your payment app account from fraud.

- Never connect it to your bank debit card; use credit cards instead as they have more fraud protection.
- Update your password regularly to ensure cybercriminals cannot access your account.
- Use two-factor authentication for an extra layer of protection.
- Check your account regularly for suspicious activity. Contact your bank and the app's customer service if you notice anything suspicious.

CASE STUDY: PAYMENT APP FRAUD

Paul woke up one morning to learn he had received a strange email written in a foreign language overnight from a popular peer-to-peer payment app. Curious, he copied the text of an email and pasted it into an online translator to learn that it was a message informing him that the address on his account had been changed.

Paul rarely used this payment app and hadn't updated the password since creating it and connecting it to his bank checking account. While it would have been easy to shrug off the bizarre email as a phishing attempt, he decided to check his payment app account to make sure everything looked normal. After logging in, he learned that his address had in fact been changed. Not only that, the name on his account had been updated. There was also a pending \$1,000 transfer out of his checking account.

He quickly contacted the app's customer service and his bank to alert both parties of the attempted fraud. Working with both entities, he was able to make sure his account was protected and that no money was lost. As soon as the transaction was completed, he transferred the funds back to his back account and updated the security on his payment app account. He then removed his bank card from his payment app account to ensure no one could gain access to it in the future.

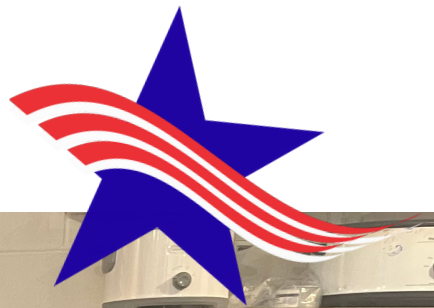
**TO LEARN MORE ABOUT PROTECTING YOUR FINANCIAL ACCOUNTS AND USING PAYMENT APPS SAFELY,
CONTACT FARMERS SAVINGS BANK AT 563-856-2525 OR 563-933-2525.**

NEED TO UPGRADE YOUR LAWN EQUIPMENT?

Call Dale, 563-856-2525 for all your equipment financing needs!

FARMERS SAVINGS BANK

Hometown Banking



We are celebrating Community Banking Month by volunteering at the Ed-Co Concession Stand! See us April 21st, as we support our local neighbors and friends, again. While April is Community Banking Month, our communities are important to us year round! Visit with us to learn what Farmers Savings Bank does in your community and what we can do for your community or organization.



We proudly support our communities, schools and local organizations through monetary donations, in-kind assistance & volunteer hours.

www.farmerssavingsbank.com

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Member
FDIC

SHOULD I TAKE A CREDIT CARD TO COLLEGE?



Congratulations! You are graduating soon and heading to college! It's time to take [some?] responsibility of your finances! Using a credit card in college has a lot of amazing benefits, from everyday convenience to peace of mind in emergencies and most importantly, the opportunity to build credit. You should consider getting a credit card in college if you're positive you'll use the card responsibly. If you [or your parents...they do know you best] think you might use the credit card recklessly, it's probably best to wait. Understanding the pros and cons of having a credit card in college can help you decide whether or not it is right for you.

Establish Your Credit History:

Getting a head start on building positive credit history is the biggest benefit of having a credit card in college. Establishing credit history is more useful than many people realize. It can open a lot of doors for you, from getting approved more easily for credit cards, mortgages, and loans to scoring lower interest rates on all lines of credit.

Using a credit card is the best way to start building your credit history and credit score. As you're legally allowed to own a credit card only after the age of 18, chances are your credit history and credit score are non-existent as a college freshman. However, getting a credit card can give you the opportunity to establish your credit history and build your credit score while in college.

But....before you run off to apply for a credit card, keep reading!

There are some basic things you need to know about using it to establish your credit history. You can only build your credit score if you use your card responsibly and pay your bills in full before the payment due date. This is absolutely critical to establishing good credit history. Every time you make the full payment on time – both conditions must be met – your credit score improves by a few points. But, if you can't afford to pay the full amount or you miss one deadline, it will shave a few points off your credit score. And that record will stay on your history for 7 years.

Purchase Flexibility & Everyday Convenience:

Money can be tight when you're in college and you may not always have funds available at all times, especially when you're in between pay checks or care packages from grandma! So having a credit card can be a huge stress relief! You don't have to wait until your next pay check arrives to buy essential items. We said essential...this isn't to grab pizza with friends. You can swipe your credit card and buy whatever you need when you need them.

Increased Sense of Security:

Late night Uber rides to grabbing a lunch on the run or buying school supplies, you need to have money on you for purchases small and large all day long. Without a credit card, you have no other option but to carry cash or a Farmers Savings Bank Debit Card with you. Carrying cash and cards doesn't come without risk. Theft and loss are inevitable and bound to happen to you once in your lifetime.

If your wallet is stolen, all the cash in it is lost forever. You can't get it back. On the other hand, credit cards [and debit cards] are secure. If your credit card is stolen, you can simply call the credit card company and request them to freeze the card and issue you a new one. All fraudulent charges can be disputed too.

Peace of Mind in Emergencies:

This is another big benefit of having a credit card in college. This benefit may be more for your parents comfort as they send you off into the world. You never know when an emergency may arise and when it does, knowing that you have a credit card can ease the stress of the situation. Whether you need money for urgent medical treatment, emergency car or computer repairs, or unexpected travel plans, your credit card can save the day.

Now that you know a little more about credit cards...visit with your parents or trusted adult and decide if now is the right time to apply. If you are interested in signing up for a credit card, please visit with a customer service representative or apply online at <https://www.farmerssavingsbank.com/services/cards/credit-cards>.

ONLINE BILL PAY

Online Bill Pay is a convenient option for paying one-time and recurring bills*. Online Bill Pay allows you to pay your bills safely and quickly from one secure online location. No need to worry about making a trip to the mailbox or purchasing postage!

Online Bill Pay allows you the flexibility to pay bills when it is convenient for you. You can even set up e-bills with several major companies and have bills like your cable or credit card sent directly to your Online Bill Pay account. It doesn't get much easier than that!

**Online Bill Pay is only available to Internet Banking Customers.*

GEM Club Travel



AUGUST 24 - SEPTEMBER 5, 2022

Ultimate Alaska Land & Cruise Trip

This 7-night southbound cruise on the NCL Jewel includes railcar to Denali, Tundra Wilderness Tour, Jet Boat ride, Alaska State Fair, a tram ride up Mt. Alyeska and much more! Don't miss this trip and the opportunity make great friends too!

NOVEMBER 7-12, 2022

Branson/Kansas City Trip

Get ready for neon lights, world-class cuisine and six Broadway caliber shows! Enjoy the sounds of Daniel O'Donnell and Presley's Country Jubilee as well as several other great live shows! Let us make this the ultimate Branson experience for you!

FEBRUARY 7-19, 2023

Hawaii Land & Cruise Trip

Includes an overnight stay in Los Angeles, two nights in Honolulu and a seven night cruise on the NCL Pride of America!

Interested in joining GEM Club?
Contact Dale Boeckenstedt, GEM Club Coordinator,
at 563-856-2525 for more information on
GEM Club benefits and travel opportunities!

WWW.FARMERSSAVINGSBANK.COM

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