

*"hometown banking with your neighbors and friends"*



### MEET THE NEW LENDER

Farmers Savings Bank is growing our lending team!

Meet Cody Monaghan, our new loan officer, who will be based out of our Colesburg branch. Cody is a born and bred Iowa guy from Ryan. He currently helps coach football at West Delaware and farms with his brothers, which includes row crop production and feeding cattle. He will be working on ag, commercial, and consumer loans and is open for business now. Give him a call today!

### FSB UPDATES YOU NEED TO KNOW

- Christmas is just around the corner, and we are paving the way for you to get shopping! Christmas Club checks are being cut October 14th and headed your way! Want to join the club? Contact any of our offices and we can help you get set up with a Christmas Club Savings Account.

- New Credit Card Partner! We've done the research and we think these credit cards are bringing the benefits and options that our customers deserve! Call an office or go to our website to fill out an application today!

### Employee Spotlight:



*Hillary Recker  
Loan Support Specialist*

Question: How long have you worked at FSB?

Hillary: 5.5 years

Q: What do you love about working here?

H: My coworkers! I love that I get to use a lot of my skills & interests through a variety of job duties.

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

H: Well...our loan products because it allows me to stay employed! (haha) But really I would still say our loan products because we get to help people fulfill their dreams and life adventures.

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

H: I love our busy life - attending all of my kids' activities, yardwork, farming, playing with our dog Millie and volunteering on some committees. I also love being creative and having a project, like woodworking, marketing, and revamping areas. I love the sunshine and spending time outdoors.

### GEM Club Travel Opportunities:

#### American National Parks

June 2-12, 2025

Includes Pikes Peak & Utah's Mighty Five! All Motor Coach.

*This trip is 2/3 full!*

#### West Coast Wonders

September 13-19, 2025

Canadian Rockies with two days on the Rocky Mountaineer Train!

*Only 3 seats left!*

**MARK YOUR CALENDARS: October 11 Customer Appreciation Luncheon at FSB!**