01 JANUARY 2026

Farmers Savings Bank

EDITION #8

"hometown banking with your neighbors and friends"

REFLECTIONS ON 2025 AND LOOKING AHEAD

As 2025 ends, we want to thank our customers and employees for making this an incredible year. Your trust and support are the reason we continue to grow and are able to serve our communities.

In January, we gratefully acquired Elgin State Bank, adding branches in Wadena and Elgin. There were a few glitches in this acquisition, and we appreciate the patience and understanding shown during this transition. We look forward to serving those communities with the hometown banking they expect.

In Wadena, we built a new branch at 140 S. Mill Street to bring drive-up banking and 24-hour access to our customers. We opened the doors on December 1st and have been blessed with great community support.

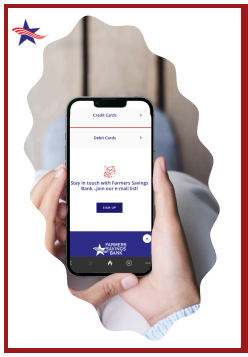
Construction is underway for our new branch at 1200 Commercial Court in Manchester. Weather permitting, we plan to open early next summer. Again, we hope to bring a style of hometown banking to Manchester that the community expects.

Our team has contributed 200 hours to local events and causes this year. From county fairs and school concession stands to parades and fundraisers, we're proud to give back to those communities helping us succeed.

As we look forward to 2026, we are excited about the opportunities ahead and remain committed to providing exceptional service to our current and future customers. It is our privilege to be your hometown bank, and we hope to continue to serve you this coming year!

FRAUD CORNER with Brylyn Clute

Do you know when your bank may call you asking for your online banking credentials?
NEVER.
What about when our debit card partner, Shazam, may call you asking for your card information?
NEVER.
This is your friendly reminder to never give out your credentials to someone who contacts you asking for them.



DO YOU WANT TO BE IN THE LOOP?

Sign up for our email list now at farmerssavingsbank.com, and get our latest updates, news and offerings straight to your inbox.

ON THE LOOKOUT FOR TAX DOCUMENTS FROM US?

Look for them to arrive in your mailbox no later than January 31st!

EMPLOYEE SPOTLIGHT:

Kely Hemann celebrated her twentieth work anniversary with Farmers Savings Bank this year. She is currently our Compliance Officer, which means she is the one we go to with all our banking regulation questions. We appreciate all of her knowledge and experience and are happy to shine the spotlight on Kely this month!

Question: How long have you worked at FSB?
Kely: I started in April of 2005 part time while attending college.
Q: What do you love about working here?
K: My co-workers!
Q: Do you have a favorite service we provide?
K: The changes in the online world are probably my favorite to follow; it is amazing how things have changed over the years. But probably the best service I think we provide is putting our faces out in our communities, from helping work concession stands at our local schools to walking in parades.
Q: What do you love about your hobbies and life outside the bank that we can share with our customers and community members?
K: I love to travel, go on walks, attend my daughters' activities, golf, read on my kindle, and spend time with my family.

GEM Club Travel Opportunities:

Greek Isles Cruise
May 2 - 15, 2026
Includes Overnight in Rome, Italy

Icelandic Land Adventure Trip
August 10 - 20, 2026

Canada & New England Fall Cruise
October 6 - 17, 2026
Features overnight stays in Quebec & Philadelphia

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

Happy Holidays from our FSB Family!