

Farmers State Bank

**Neighbor to Neighbor
Volume 15 : Issue 3**



Dear Neighbors:

There is a saying that goes something like this: People come into your life for a reason, a season, or a lifetime. Taking a closer look at this quote is reflective of our jobs here at Farmers State Bank. The customers we serve come to us for a REASON, usually to have a need met, and we strive to accommodate the best we can. People may come to us for a SEASON, perhaps they are living or working in our community for only a short time. LIFETIME relationships are what we strive for; we want to build a solid foundation so we can be your REASON to bank with Farmers State Bank for every SEASON in your LIFETIME. We appreciate the banking relationship you have with FSB and value your friendship.

-The Farmers State Bank Staff

NEW! IN HOUSE DEBIT CARDS

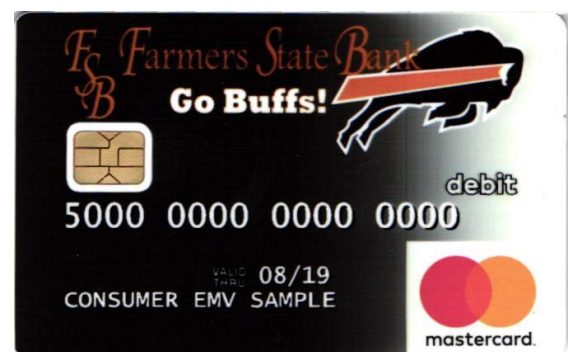
Farmers State Bank has an exciting, new product to offer! We are now able to print debit cards at our Westmoreland location. If you need a new or replaced card, and you are in a hurry, you no longer have to wait until your new card arrives in the mail. You can simply stop by one of our locations and pick up a new, temporary card. Make sure to call first if you plan on stopping at one of our branch locations, so we can be sure to have your card ready and waiting for you. (Replacement fees may apply.)

There are three card designs to choose from:

1. **Simple and Sleek** - A good choice for any customer, this blue design is fun and professional.



2. **Rock Creek Mustangs** - Our second card features the Rock Creek mascot along with the cheer "Go Mustangs!". This card is great for all Rock Creek fans.



3. **Onaga Buffalos** - Using the Buffalo mascot, our third card option is a perfect choice for the community and fans of Onaga. The design includes the cheer "Go Buffs!".



Farmers State Bank once again hosted successful football kick-off parties for both Rock Creek High School and Onaga High School. On the menu for both parties were BBQ pulled pork sandwiches, baked beans, chips, and cake. FSB employees enjoyed serving the meal and visiting with all the fans that stopped by!

Onaga September 1st



Rock Creek September 8th



FSB's Newest Staff Member

Alan Engelken has joined the Farmers State Bank staff as an Ag Loan Officer. He has a Bachelor's Degree from Kansas State University in Agronomy, and is looking forward to working with area farmers and helping them succeed.

Alan will be sharing his work week between the Onaga and Westmoreland locations. He will see customers in Westmoreland on Mondays, Tuesdays, and Thursdays. He will be available in Onaga on Wednesdays and Fridays. Stop in to see Alan today!



Meet the Board of Directors

The Board of Directors of Farmers State Bank is composed of nine members. Last issue, we gave you a peek at three of those members. We are excited for you to learn about three more of the FSB family in this issue!



BOB EDWARDS - "Never laugh at your wife's choices....You are one of them!"

We can always count on Bob sharing one of his famous riddles when he comes into the bank. He always gets a giggle from our staff, which in turn brings a smile to his face.

Bob has been a member of our board for 32 years and he has watched the steady growth of our bank. He is a past President of the KACD (Kansas Association of Conservation Districts). He has a fond memory of being asked to testify before a congressional committee for the passage of the Conservation Reserve Program in the 1980's. Bob is another great example of what it means to love what you do, and do what you love!

Bob has been married to his wonderful wife, Bonnie, for 63 years. He and Bonnie are proud of the fact they were selected as Kansas Master Farmer-Homemakers in 1986.

Bob Edwards might be the oldest member on our board of directors, but he is by no means the most idle. Bob never lets the dust settle from one thing before he's right

back at doing something else. He claims he is a retired farmer-rancher, but his "hobbies" are working with livestock, improving pastures, reading, and working word puzzles. That would make the average person tired!

TODD SHEPPARD - Real Estate Attorney, Abstracter, Rancher, Director - which hat is he wearing today? Todd Sheppard is all of these things, and more.

Todd grew up near Piper, Kansas. He attended Kansas State University where he obtained a B.S. degree in Agricultural Economics. While at KSU, he worked at the Pure Bred Beef Barn. Upon graduating from KSU, he attended the University of Kansas School of Law. He graduated in 1993 with a Juris Doctorate. Currently, Todd serves as the chairperson of the Title Standards Committee of the Kansas Bar Association. He also serves on the board of directors for Pottawatomie County Extension.

Todd and his wife, Charlene, live near Olsburg. Here, they have raised two fine young men, Zachary and Eli. His border collie, Tag, makes for a great companion while building electric fence for the Charolais cattle he and Charlene raise. Todd and Charlene continue to support and enjoy the 4-H youth programs in Pottawatomie County.

As you can see, Todd is a great asset to our Board of Directors.



SUSAN GASKILL - Susan Gaskill makes a trip every month from Wichita to Westmoreland to attend the monthly board of directors meeting. Although Wichita has been her home for many years, this lady calls Westmoreland her hometown.

Susan is Jim's sister and has a long-standing history with Farmers State Bank. "My first job at the bank was the janitor. One day when I was in grade school, (back then it was K - 8) my Dad (Ed Moore) told me it was time to learn a little something about banking. Dad was always a firm believer that you should learn from the bottom up. I thought that meant a job working with the ladies in the bank, such as checking signatures and endorsements, filing, "typing" checks and helping at the tellers window....(you know.....all the daily jobs). No - that wasn't it! What? Clean the bank? Really? So, for several years, a friend of mine and I cleaned the bank every week. Later on, after proving myself, I was promoted to working part-time (Summer) in the bank with the ladies....."

Susan graduated from Kansas State University with a BS in Business Administration (Finance and Marketing). While at K-State, she was a member of the Alpha Delta Pi Sorority. She and her husband, Rick, have three children: Trevor, Brianna, and

Jarred. And, although very modest, she has four grandchildren she absolutely adores.

Susan and her family enjoy spending time at Marion County Lake with friends, 4-wheeling at the farm, KSU Football, and baking (however, not a good choice for the waist!). She and Rick had the privilege of being host to two Foreign Exchange Students: Luisa from Italy and Jesper from Denmark. They are still very close to both students and consider them part of their family.

As a member of our board of directors, Susan would like to strive to continue to offer the same "Home Town Service" that has been the bank's trademark for several generations including her grandfather, dad, and brother.

7 Reasons Your Card is Being **DECLINED**

There are many reasons that your debit card may be declined. An obvious reason is if you do not have enough funds in your account. Below are seven other reasons your debit card may be declined, and how to avoid that happening.

1. **Suspicious Activity** – Sudden changes in card activity such as normally using the card once a week to multiple transactions in one day, or a larger than normal purchase will alert the fraud team that your card may be stolen. This may lead to your purchase being declined. To avoid this: call your bank before you make large purchases, and make sure they have your cell phone number. Sometimes a declined card can be fixed before leaving the checkout counter, if the bank can reach you.
2. **Spending Limits** – Cards have daily spending limits. If you go over this limit, then the card will be declined, even if you have the funds to cover the purchase. To avoid this: call the bank before making large purchases. Often, they can increase your spending limit for the day. Remember, the limit is in place to help keep your money safe.
3. **Outdated Information** – At some places, such as gas stations, you have to enter your zip code before making purchases. If you put in the wrong information, your card will be declined. To avoid this: always make sure the bank has your current address and telephone number. If you move, let them know your new information as soon as possible.
4. **Holds** – To insure you have enough money in your account, some businesses will place a hold on some of your funds until the transaction has processed. This often happens at hotels, where they will place a hold on your card at the beginning of your stay, but won't actually complete the transaction until you check out. To avoid this: ask the place of business if they will be placing a hold on the transaction, then mentally deduct that amount from your account and daily spending limit until the transaction is finished to avoid declines elsewhere.
5. **International Purchases** – Purchases made overseas are almost always flagged as potential fraud. This means there is a high chance of the transactions being declined. To avoid this: call your card company to let them know of your travel plans before leaving.
6. **Expired Card** – Your card comes with an expiration date. If you try to use it after it has expired, the transaction will be declined. To avoid this: pay attention to when your card will expire, and start looking for a new card in the mail a few weeks in advance. If you don't have a new card one week before yours expires, call to check on the status of your new card.
7. **Wrong Information Entered** – Online purchases tend to be declined because wrong information has been entered. To avoid this: Double check all the information you have entered, from your card number and expiration date to your zip code to make sure everything is correct.

Favorite Fall Recipes!

Easy Stroganoff

Ingredients:

2 lbs cubed beef tips (frozen or thawed)
1 package onion soup mix
2 cans cream of mushroom
1 cup sour cream

In a crock pot, mix together beef tips, onion soup mix, and cream of mushroom. Cook on low for 8 hours. Before serving, stir in sour cream to taste. Serve over rice or noodles.

This may also be cooked in the oven. Cook thawed beef tips, onion soup mix, and cream of mushroom for 3 hours at 300 degrees. While hot, add the sour cream before serving.

Chelsie Eisenbarth
Data Operations
Westmoreland branch

Country Apple Dumplings

Ingredients:

2 tubes crescent rolls (8 per tube)
1 cup sugar
1 stick butter
1 tsp cinnamon
1 can Mountain Dew pop
4 apples or peaches

Peel and quarter fruit. Wrap each piece in a crescent roll triangle, pinching all ends together. Place in a 9x13 pan. Mix sugar, butter, and cinnamon together and spread on top of each fruit bundle. Pour 1 can Mountain Dew over the dumplings. Bake at 350 degrees for 45 minutes.

Tonya Priest
Data Operations
Westmoreland branch



POTTAWATOMIE COUNTY FAIR

Once again, the Pottawatomie County Fair proved to be a great time for all. Farmers State Bank entered their "Relax with FSB" float in the parade on Sunday and sponsored a few fair games including the turtle races and the corn search. These games have been a hit for many years!



FSB Services

Farmers State Bank is here to help make your life easier. With the many services Farmers State Bank offers, you can spend more time enjoying your life and less time focusing on your finances.

Online Banking – This method of banking allows you to check your balances, view account history, view previous statements and transfer money between accounts at any time. You can even export transactions to Quicken/QuickBooks.

E-statements – If going green or having less paper clutter is your thing, sign up to receive your statement through your online banking. Twelve months of statement history is stored on your online banking account. If you decide you need a hard copy of the statement, all you need to do is print it off.

Bill Pay – Save those checks, stamps, and envelopes! Pay your bills to any company or person that you would normally pay by check, automatic debit or cash. Our bill pay services will either send the money electronically or print and mail a check. All you have to do is enter your payment information and when you want the payment sent.

Mobile Banking – This method of banking allows you to have instant access to your accounts through your smartphone. The FSBWesty app will let you enjoy benefits like getting instant balance information, viewing your account history and transferring money between accounts on your phone.

Mobile Deposit – Need to make a deposit, but can't get to the bank during business hours? Just deposit your check directly into your account by taking a picture of the front and back of the check with your smartphone. (Certain restrictions apply.)

Alerts – This online banking feature allows you to set up alert messages that will notify you by e-mail or text message. You can set up alerts for password and login notifications, high and low balances, transfer requests and when your statement is available.

Debit Cards – Don't like to carry cash around? Apply for a debit card that allows you to make purchases at stores, gas stations, restaurants and many other businesses without using cash. If you do find yourself needing cash, you can simply get cash back from your purchases. Debit cards even allow you to withdraw cash, check your balance at an ATM, and works great when traveling abroad.

Gift Cards – The FSB VISA gift card makes for a great gift. With limits ranging from \$10 to \$500, this convenient card is accepted everywhere VISA is.

Hospital of Horror

208 N. 1st Street Westmoreland, KS

Haunted Tours ~ Cost \$7.00

October 21st 7:00pm - 11:00pm

October 28th: 7:00pm - 11:00pm

October 31st: 7:00pm - 10:00pm

Available October 28th ONLY

Meal from Cob Web Café 5:00pm - 7:00pm

Cost: \$5.00 meal only or Meal & Tour \$10.00

Senior Sneak: 5:00pm - 6:30pm ~ Take the tour with the lights on! (Ages 50+)

SKIP THE LINE \$12.00

Available each night to move ahead of the crowd!

Cob Web Café

Available ONLY on October 28th
\$5.00

Meal includes:

Sloppy Joe Sandwich, Chips,
Cookie, and Drink

Purchase a meal and tour
together for only \$10.00!



Proceeds to help fund Christmas in Westmoreland.

Free will donations also welcome. Sponsored by Westmoreland Area Chamber, local businesses, and organizations

HOUSEHOLD OF:

MEMBER FDIC



PO Box 330
307 Main
Westmoreland, KS 66549
PH: (785) 457-3316
Fax: (785) 457-3798

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