

Farmers State Bank

Dear Neighbors:

As staff members, we are encouraged to give back to our communities with involvement in area events and organizations. We look forward to being involved personally with our customers. Recently, we have helped local schools with finance classes, hosted a community shred day, and soon will be sponsoring tailgate parties, which are September 1st in Onaga and September 8th at Rock Creek. Also, be sure to look for us at the Pottawatomie County Fair! Our participation is voluntary, and our reward is our growing friendship with you!

-The Farmers State Bank Staff

COMMUNITY EVENTS

Shred Day



On April 1st, the Manhattan branch hosted a shred day where individuals could bring personal documents and files to have shredded for free. It was a very successful day! Plan for us to host another next spring!



Mock Interviews



Kaylene Plummer and Kristy Umscheid volunteered their time to help Mr. Keith Miller's speech class at Rock Creek practice their job interview techniques. The students picked a job to apply for and based their responses on education and experience needed for their career choice.

Westy BBQ & Parade



The 49th Annual Westmoreland BBQ and Parade was held June 10th. Our staff worked very hard on the float for the parade, using the theme "Relax with FSB!" This theme promotes many of the products available with FSB, including mobile deposit, E-statements, Mobility, and mobile banking. We will also be participating in the Riley and Pottawatomie County fair parades. We hope to see you there!



Electronic Payment Changes



Moving Money Faster with Same Day ACH

*With Same Day ACH, there are new opportunities to make bill payments faster with fewer delays, but consumers should recognize that they may have charges post to their accounts as quickly as the **same day they initiate the payment!***

Changes in the rules for Automated Clearing House (ACH) are taking effect as of September 15, 2017. Due to these changes, virtually all types of electronic payments (excluding debit card transactions), for both deposits and payments are now eligible to be processed on the same day that they are originated. This will speed up the payment system, which has great benefit when you are receiving a payment, but also means that when you are making a payment, it will now clear your account sooner.

Examples are the following:

1. **Same-day payrolls** - supports business' needs to pay hourly workers, and provides flexibility for late and emergency payrolls and missed deadlines; and enables employees to have faster access to their pay
2. **Business-to-Business payments** - enables faster settlement of invoice payments between trading partners, and includes remittance information with the payments.
3. **Expedited bill payments** - enables consumers to make on time bill payments on due dates and provides faster crediting for late payments.
4. **Account-to-Account transfers** - provides faster crediting for consumers who move money between various accounts they own.

What does this mean to you?

Make sure funds are available in your account for payments you make online or via telephone to avoid incurring overdraft and return fees. Float times will be greatly reduced, **if not eliminated altogether!** If you have any questions, please contact our operations department at 785-457-3316.

Lemon Pound Cake

Ingredients:

- 1 box Lemon cake mix
- 1 package instant lemon pudding/pie filling
- 4 eggs
- 1 Cup water
- 1/3 Cup vegetable oil

Combine all ingredients in large bowl. Beat for 2 minutes with electric mixer. Grease and flour bundt pan. Pour mixture into pan. Bake at 350 degrees for 50 minutes. Turn onto serving plate. Cool and then sprinkle with powdered sugar.

Contributed by
Shellee Maginness
Vice President /
Branch Manager
Manhattan branch



TASTY RECIPES

Creamy Dill Cucumber Salad

Ingredients:

- 1 - 1 1/2 pounds cucumbers, sliced
- 1/2 medium purple onion, thinly sliced

DRESSING:

- 1 TBS fresh or frozen dill, chopped
- 3/4 Cup sour cream
- 1/2 TBS fresh lemon juice (from 1/2 small lemon)
- 1 large or 2 small garlic cloves, pressed
- 1/2 tsp sea salt or pinch of black pepper to taste

Place the cucumbers and onions in a large bowl. Set aside. In a bowl, whisk together all dressing ingredients. Pour over cucumbers and onions. Toss to coat. Chill about 2 hours before serving.



Contributed by
Jessi Cassel
AC / Data Operations
Westmoreland branch

FSB's Newest Additions



Luke Robert Wren
February 17, 2017

Proud Parents:
Julie & Justin Wren

Julie works at the Onaga branch as a Customer Service Rep and IT assistant.

All About Luke: Luke loves hanging out with his mommy & daddy! He likes visiting everyone at the bank and getting to see all his family and friends. Luke enjoys it when Mommy reads *5 Little Monkeys* and when Daddy takes him outside to play with the puppies, Brutus and Maddi. He also loves watching and supporting the Onaga Buffaloes summer league ball activities.

Taya Jade Anderson
January 9, 2017

Proud Parents:
Jessica & TJ Anderson

Jessica (Jesse) works at the Manhattan branch as our Loan Secretary.

All About Taya: Taya loves to babble and giggle. She can roll herself over and tries to scoot to her favorite toys. Taya will spend the summer following her protective big brother, Gage, to the baseball diamonds, flying on her first airplane in July and visiting the zoo in September. Her parents feel very lucky that she is a happy baby that loves being out and about!



Meet the Board of Directors

The Board of Directors of Farmers State Bank is composed of nine members. We will be spotlighting them in the next three issues! They are an important part of the Farmers State Bank family!



EUGENE BERGES

Eugene became a member of our Board of Directors in January 2016. Eugene and his wife Deborah have raised three sons on the farm, teaching them the value of hard work. Eugene is a good fit for our board because he is a farmer/rancher, dedicated to stewardship of our agricultural community. Upon graduation from Kansas State University (where he earned a degree in Animal Science) he and his wife, Debbie, served as Peace Corp volunteers in Ecuador from 1972 to 1975. While in Ecuador, he worked with cattle production and Debbie taught nutrition at the junior high level. Their oldest son was born while they lived there. While farming and ranching occupies a lot of Eugene's time, he still manages to carve out a little time to work on restoring his Grandfather's Model A Ford. We can't wait to see the finished product!



JOHN SIMECKA

John has been a familiar face at Farmers State Bank for quite some time. John became acquainted with FSB back in the 1970's when he was a computer salesman for Burroughs company and he approached Ed Moore (Jim's father) about selling a bookkeeping machine (predecessor to the computer) to the bank. John got a taste of Ed's thrifty bargaining when Ed told him he wanted a BIG discount. John asked Ed how big of a discount he needed, which told John where to start negotiating. John said Ed was a little difficult to deal with, but was always fair and they had fun in the end. John and Ed had a special bond because Ed was in the Army Reserve as Lieutenant Colonel and John was in the National Guard for 32 ½ years, retiring as a Colonel. John's home is Saint Marys and he is now semi-retired, allowing him to volunteer more of his time for the community. John is proud that he has been a life-time blood donor and has donated in excess of 500 pints. Now, that's an accomplishment!



STEVE EBERT

Our Senior Vice President and Ag Representative is Steve Ebert. He has also been a member of our Board of Directors since 1977. Steve has seen the evolvement of FSB over several decades and often comments about the changes he's seen. Steve graduated from Kansas State University with a B.S. degree in Animal Science and Industry in December 1971, but began his career with FSB in June 1971. Steve also spent six years with the National Guard and approximately 2 years active duty. Steve and his wife, Diane, have lived in the Westmoreland area since they were married and have raised their four children to be KSU Wildcat fans. Steve fondly remembers helping a loan customer back in the 1970's and looking out the window to see this farmer's heifer jumping out of the pickup's stock rack. The heifer took off running and Steve helped chase the critter several blocks until they could corner it and get it loaded again. Ah, life in a small town!

FDIC INSURANCE COVERAGE



We often receive questions regarding FDIC insurance coverage. It is important to know that the standard deposit insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. Retirement accounts are separately insured to \$250,000.

If you are interested in knowing if your deposits are fully insured, or just learning more about FDIC Insurance, visit the FDIC's Electronic Deposit Insurance Estimator (EDIE) at www.fdic.gov/edie. EDIE is an online tool that allows users to input dollar amounts for each bank that a customer has deposits at and calculates the amount of insurance coverage. This works for personal, business and government accounts. EDIE is also a great tool to determine if you can deposit more money at a particular insured bank. There is also a section for frequently asked questions about deposit insurance.

Banking Made Easy

with Farmers State Bank

Mobile APP

FIND IT ON:



If you are an avid internet banking user, you'll love the ease of our mobile app on your smartphone! Just visit your app store and download the "FSBWesty" app and you'll soon be ready to go!

Use the app to:

- Check your balances
- Pay bills
- Transfer money

Mobile Deposit

CONVENIENT

Use your smartphone to deposit checks anytime, anywhere

EASY

Tap the app, snap a photo, & complete the deposit

Depositing checks is now faster and simpler than ever before. Take advantage of our mobile deposit program and deposit checks at home or on the go!

FREE

Our app is totally FREE to our customers!

SECURE

Feel confident knowing mobile deposit is as safe as depositing checks at one of our branches

E-Statements

Did you know you can view your current and past statements anytime by enrolling in E-Statements?

It's easy! If you are already an internet banking user, then simply log in and select "SERVICES", choose "Electronic Statement", read & accept the terms, then continue to follow the on-screen prompts.

Once you have enrolled your accounts, you can view your E-Statements at anytime by logging into Internet Banking and selecting "Accounts", then "E-Statements".

As with any of our products, you are invited to call any of our locations if you have questions!

HOUSEHOLD OF:

MEMBER FDIC



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