

Farmers State Bank

**Neighbor to Neighbor
Volume 16 : Issue 1**

Dear Neighbors:

Spring is in the air! With (fingers crossed) warmer weather in the forecast, we thought it would be a great time to show off a few of the newer things happening around the bank. From new faces, to new products, to new hours for one senior employee, this newsletter is packed! We hope you enjoy reading this edition and as always, let us know if there is anything we can do to make your spring a little brighter!

-The Farmers State Bank Staff

FSB Welcomes

Chase Sperber



Chase has recently joined Farmers State Bank as a loan officer in Onaga. He previously worked as a loan officer with US Bank in Rossville. Chase will be assisting customers with their consumer, commercial, and mortgage loan needs.

Chase is originally from Oakley, KS and met his wife, Justine, who is from Scott City, at Sterling College where they were both college athletes. Justine played on the women's basketball team and Chase was the starting quarterback for the football team. He graduated from Sterling with a degree in business and is currently working on finishing his Masters Degree from Kansas State University in Personal Financial Planning.

Justine teaches fourth grade at Onaga Elementary School and is currently the head volleyball coach at Onaga High School. Chase says that their favorite hobby is traveling together. They have been to St. Thomas, St. Marten, the Bahamas, Rome, and Greece just to name a few. They are excited to be adding a new addition to their family in August, a baby boy!

Say "Hello" to Chase next time you're in the bank!

Federal Reserve Trip



In October, Farmers State Bank sponsored a trip to the Federal Reserve Bank's Money Museum in Kansas City for students from Rock Creek High School. The students in LeAnn Rottinghaus' Consumer and Personal Finance class and Carla Johnston's Banking and Finance class learned about the history and purposes of the Fed, then enjoyed a trip to the money room, where the money is counted, stacked, and stored for distribution. The tour finished up with several interactive displays. The students were also given bags of money totaling over \$100.00 a piece; unfortunately for the students, this money was shredded beyond recognition! In March, Farmers State Bank sponsored another trip for both Rock Creek High School and Onaga High School to the Federal Reserve. The Onaga students were accompanied by Travis Callaway, Onaga's Personal Finance class instructor. Farmers State Bank looks forward to sponsoring additional business related activities with the students from our local schools!



Farmers State Bank Adds New ATM Location

Farmers State Bank now has an ATM located inside the Community Healthcare System Hospital in Onaga. It is located next to the coffee and gift shop in the southwest portion of the hospital. This ATM is available 24 hours a day. Our customers will not be charged a fee for using this ATM.

An additional ATM location for your convenience will soon be added to the Westmoreland community. This location is yet to be determined.

FSB Community Bank Week Celebration

This year's Community Bank Week is April 23-27. In celebration, we invite you to visit each of our locations on Friday, April 27th for cookies and coffee.

Thank you for allowing us to be your bank!

Steve Ebert's New Schedule

As of April 6th, you won't find Steve Ebert in the bank on Friday's. After more than 47 years as a loan officer and bank vice president, Steve will be cutting back his hours and will be taking Friday's off. His new schedule will be Monday, Tuesday, and Thursday in Westmoreland, and Wednesday in Onaga.

For nearly a year, Steve and Alan Engelken have been working together and getting to know our farm customers, getting ready for this change in meeting the agricultural lending needs of our customers. We think Alan and Steve are now ready. Alan's schedule will be the same as Steve's with the exception that Alan will work Friday's in Onaga. Please let Steve or Alan know if you have a question regarding your lending or operational needs.



Get your cash without
hassle or surcharge-fees!



Allpoint

Farmers State Bank has partnered with Allpoint to bring you over 55,000 surcharge-free ATMs. Locations you can find an Allpoint ATM include **Target, Walgreens and Dillons**. If you see the Allpoint logo, you will not be charged a fee for using that ATM.

www.allpointnetwork.com

Meet the Board of Directors

In the last few issues, we have been spotlighting Farmers State Bank's Board of Directors.

Brian Moore - Brian gets the award for being the board member that "TRAVELS THE FARTHEST".

Brian grew up in Westmoreland, where he graduated from Rock Creek High School. He attended Kansas State University and received his Bachelor's and Master's degrees in Industrial Engineering, with a minor in Business. Brian and his wife, Meaghan, also an Industrial Engineer (and KSU grad!), live in Rogers, Arkansas, where they both work for JB Hunt Transportation, Co. They enjoy running, frisbee, music of all kinds, and practicing tricks with their two Australian Shepard dogs, Jordi and Annie. They are about to experience big changes as they are expecting twins in September!

As a child with both a father and grandfather in the bank, Brian spent some time around the bank- and naturally found some unusual experiences there. He and his father remember the day he innocently

flipped the security alarm switch, turning off all of the power to the bank, and setting off the alarm system. Another memory Brian has is when he and a friend worked for pay after school feeding mounds of paper into the paper shredder by hand. Later, in college, he worked as a summer intern to learn what banking is about.

Brian's youth brings a fresh outlook to the direction the bank may consider going. Brian can speak to what his generation looks for in a bank, such as expanding online offerings and running the bank efficiently. His engineering and IT background are helpful assets in decision making as a board member for the future of FSB.

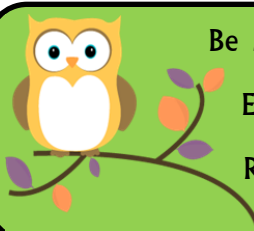


Authorized Signer and Power of Attorney

As an account owner, you can authorize someone to handle deposits and withdrawals for your account. This can be accomplished with a formal power of attorney or an authorized signer. A Power of Attorney (POA) is granted through a formal document that is created by a lawyer and grants specific powers to an agent to act on behalf of someone. An authorized signer is for banking purposes and is appointed by the account owner and documented on a bank signature card. Both POA and authorized signer capabilities **automatically cease upon the death of the account owner.** The authorization can also cease upon the disability or incapacity of the account owner unless the POA or authorized signer document specifically states otherwise. For more information, contact a Farmers State Bank representative or your attorney for legal advice.

Payable on Death Beneficiary

Have you considered adding a Payable on Death (POD) beneficiary to your account if you have an individual account, joint account or a sole proprietor business account? In the event of your death where no POD beneficiary is listed, no one will have access to your account and the account will be locked. However, if you list a POD beneficiary, that beneficiary, will receive the funds in your account upon your death. See a Farmers State Bank representative for more information or contact your attorney for legal advice.



Be **WISE** and Update Your Account Info!

Ensure your address, phone number, and e-mail address is current. Review your account ownership and beneficiary information.

Oh Boy! Babies!

We have welcomed two new adorable baby boys in the past few months!



On September 18, 2017, Cole Edward Fleming was welcomed by parents Jennifer and Brandon Fleming, and siblings Caitlyn, Chloe, and Conway. Jennifer is the loan secretary at our Westmoreland bank. Cole

loves being outside swinging in his swing. He is always watching his siblings, and can't wait to join in on the action!

Elliot Michael Eisenbarth was born October 16, 2017 to proud parents Chelsie and Heath Eisenbarth. Chelsie works in the data processing



department at the Westmoreland bank. Elliot is the first grandchild on both sides and enjoys being the center of attention everywhere he goes. His favorite things are his daddy, seeing how loud he can 'talk', and pulling mom's hair!

Fascinating Facts About Currency

Here are some interesting facts about money we didn't know so we thought it would be fun to share some with you.

1. The \$10,000 bill is the **HIGHEST DENOMINATION** ever circulated by the Federal Government, however the largest bill ever printed was the \$100,000 bill; it was actually a Gold Certificate issued in 1934. These notes were used for transactions between Federal Reserve banks and were not circulated among the general public.
2. Mutilated bills can be exchanged as long as you still have more than 50% of the note.
3. The first U.S. minted coins were made in 1792 and **PAPER CURRENCY** was issued in 1862 to make up for the shortage of coins.
4. The \$1 note makes up about 45% of currency production.
5. A website called "WHERE'S GEORGE?" can track where a bill has been via its serial number. www.WheresGeorge.com
6. A stack of one dollar bills one mile high would be worth 14.5 million dollars!
7. The U.S. prints 37 million bills a day, or \$696 million dollars.
8. Our so-called "paper currency" is actually not paper but is made of cotton/linen material, with silk fibers running through it. If it were made of paper, it would fall apart if you accidentally left it in your pants pocket and sent it through your washing machine.

(Material found on the internet at "33 Fascinating Facts on U.S. Currency" by Jeff Desjardins and "10 Fascinating Facts About U.S. Currency" by Vicki Passmoer, AOL.com)

Recipes: From the Desk of Jessi Cassel

Jessi Cassel works in the Data Operations Department at the Westmoreland bank. These are some of the fabulous recipes that Jessi has shared with her co-workers over the years!

Southwest Soup

Ingredients:

1 to 1.5 lbs hamburger
1 can corn, undrained
1 can pinto beans, undrained
1 can black beans, undrained
1 can diced tomatoes, undrained
1 can rotel, undrained
1 lb velveeta, cubed

Brown and drain hamburger. Put all ingredients in a soup pot or crock pot and heat thoroughly. Sprinkle crushed tortilla chips on top as soup is served.

Chocolate Chip Cookie Dough Delight

Ingredients:

1 tube (16.5 oz) Chocolate chip cookie dough
1 package (3.9 oz) Chocolate Pudding mix, instant
1 package (3.9 oz) Vanilla Pudding mix, instant
1 cup confectioners' sugar
1 carton (12 oz) whipped topping, frozen
3 cups 2% milk, cold
1 package (8oz) Cream Cheese
Nuts and/or chocolate chips (optional)

Let cookie dough stand at room temperature for 5-10 minutes to soften. Press into an ungreased 13x9 baking pan. Bake at 350 degrees for 14-16 minutes until golden brown. Cool on wire rack. In a large bowl, beat cream cheese and confectioners' sugar until smooth. Fold in 1 3/4 cups whipped topping. Spread over crust. In a large bowl, whisk milk and pudding mixes for 2 minutes. Spread over cream cheese layers. Top with remaining whipped topping. Sprinkle with nuts and chocolate chips if desired. Cover and refrigerate for 8 hours or overnight until firm.

WE ARE COMMUNITY!

For at least forty years, FSB has maintained a philosophy of giving back to the communities it serves. Two of the organizations we have supported are the Rock Creek Historical Society in Westmoreland and the Onaga Historical Museum. Both groups are managed by volunteers who work to preserve the history of our local communities. Their facilities have been closed through the winter while they worked on new exhibits and are now open for you to explore this spring. Their hours are listed below. Be sure to visit – more than once – to discover more about our unique heritage. **Admission is FREE** at both!

Rock Creek Valley Historical Society

507 Burkman Street
Westmoreland, Kansas
Museum complex includes 8 buildings



Open Tuesday through Sunday 1 to 4 p.m.
Or by appointment by calling: 785-457-3483

museum@westmorelandkshistory.org

Onaga Historical Museum

310 E 2nd Street
Onaga, Kansas



Open May 4 through August 11
On Fridays, 1 to 4 p.m.
Special presentations from 2 to 3 p.m.
Open also by appointment by calling:
785-889-7104 or 785-889-4451

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