



Dear Neighbors:

*With the approach of fall comes many changes: temperatures cool off, leaves turn colors, and schedules become busier. The hustle and bustle of life can make a person feel like they are always on the go, and many are! Here at Farmers, we pride ourselves in providing the best service that allows you, our customers, to bank **YOUR** way by offering many different banking options when you are on the go. This includes online bill pay, internet banking, and mobile deposit.*

*This fall marks our 120th year of providing banking service at the Westmoreland location, 15 years at our Manhattan location, and 4 years at our Onaga location. As our calendars fill up, we want to slow down and say **THANK YOU** for being such loyal customers over the years!*

-The Farmers State Bank Staff

New Changes Abound!

There are many great changes happening at Farmers State Bank and we are excited to share them with our wonderful customers!

In June, we updated our online banking platform. Our new platform has many features that were not previously available. You can sort accounts and categorize transactions. The online bill pay system is now on the home page when logging onto internet banking from a computer. Now, there are more features available on the mobile app, such as being able to see images and details, and fingerprint and facial recognition log on capabilities. Mobile deposit (depositing a check using your phone) is still available as well!

Also in June, we had some personnel changes. One of Westmoreland's long time loan officers decided that it was time for a change of pace and began a new job in Topeka. To fill Kristy Umscheid's absence, Chelsie Eisenbarth, who currently works in the Data Operations department, will join the loan officers beginning in September. Chelsie is a 2013 graduate of the University of Kansas with her Bachelors of Science in Business Administration. She and her husband, Heath, moved to town two years ago and have since become active members of the community. They are both involved with the Westmoreland Area Chamber and Westmoreland Service Club. Heather Murphy was hired to fill the opening in the Data Operations department. Heather and Chelsie are both excited for their new positions.

This fall, we will be coming out with a new cookbook to celebrate Farmer State Bank's 120 years of business. The recipes are tried and true family favorites of the employees. We are excited for all the changes happening here at Farmers State Bank. Keep your eyes open for even bigger changes coming soon!

EASY MONEY SAVING TIPS

There are many ways to be financially responsible. Below are a few easy ways that will have you spending less time balancing your budget and more time having fun!

Online Bill Pay – Using online bill pay allows you to automatically pay bills on their due date (or a date of your choice). This eases the hassle of bill paying each month. Best of all, it is a free service for our customers.

Bundle Services – Many companies offer discounts if you purchase more than one service from them. Some examples include bundling phone, internet, and television, or auto, home, and life insurance.

Savings Accounts – Growing your savings account can be easy if you set up part of your direct deposit from your paycheck to go directly into your savings account. If you don't have direct deposit, you can still set up an automatic transfer from your checking account to your savings account each month. Ask us how!

Surcharge Free ATM's – Using an ATM that is not in your network can often come with a hefty fee to your checking or savings account. Farmers State Bank has partnered with Allpoint to give you access to over 55,000 surcharge free ATM options. Just look for the green Allpoint logo to know you are saving money!



Summer Involvement: Westmoreland's 50th ANNUAL BBQ and 13th Annual Car Show



YUMMY FALL RECIPES

Pumpkin Dessert

Contributed by: Jamie Lienemann-Stockman
Customer Service Rep / Compliance Asst.
Manhattan branch

Ingredients:

- 1 (15 oz) can pumpkin
- 1 (12oz) can evaporated milk
- 3 eggs
- 1 cup sugar
- 4 tsp pumpkin pie spice
- 1 box yellow cake mix
- 3/4 cup butter, melted
- 1 1/2 cup walnuts

"This recipe is a family favorite. No one can resist having a piece or two!" -Jamie

Mix together pumpkin, evaporated milk, eggs, sugar, and pumpkin pie spice. Pour into greased 9x13 inch pan. Sprinkle with cake mix, drizzle with butter and top with walnuts. Cover with aluminum foil. Bake at 350 degrees for 45 minutes. Uncover. Continue baking for 15 minutes or until inserted knife comes out clean.



Squash and Beef Casserole

Contributed by: Heather Murphy
Data Operations
Westmoreland branch

Ingredients:

- 1 small summer squash, unpeeled, sliced into thick rounds
- 1 small green zucchini, unpeeled, sliced into thick rounds
- 1/2 lb. lean, ground beef
- 1 cup sweet onion, chopped
- 2 large eggs
- 1/2 cup real mayo
- 1/2 cup cheddar cheese, shredded
- 2 cups cooked hot white rice

Cook sliced squashes in a small pot with water until tender. Drain. Sauté squash for 10 minutes in olive oil, stirring occasionally, over medium to medium-low heat. In separate pan, cook the beef and onions. Drain fat. Add the squash to the beef, and reduce to low heat to keep warm. Beat the eggs and mayo together. Add to beef and squash mixture. Stir in cheese and cooked rice. Pour into a large casserole dish. Bake in oven at 350 degrees Fahrenheit for about 15-20 minutes.

"My kids and their friends beg me to make this all the time. I don't mind because it is so tasty!" -Heather

Meet the Board of Directors

In this issue, we are spotlighting Jim's oldest son, Benjamin Moore.



Benjamin Moore - Benjamin is the eldest son of our Bank President. Ben currently resides in Nebraska with his wonderful wife of over 10 years, Jodi, and their two daughters, Elaina and Allie.

Ben attended Kansas State University. He graduated summa cum laude with his Bachelor of Science degree in Business Administration, dual majoring in Finance and Accounting in 2005. He then attended the University of Nebraska College of Law, earning his

Juris Doctor degree, with Highest Distinction, in 2009. Ben is now a partner with the law firm Rembolt Ludtke, LLP.

Growing up, Ben was very active in Boy Scouts, eventually becoming an Eagle Scout. Still to this day, his favorite hobbies are outdoor activities, including woodworking, hiking, and backpacking.

Ben is a great asset to our Board of Directors. With his small-town upbringing, exceptional leadership skills, and steadfast commitment, he can relate to all customers and their expectations of Farmers State Bank. Ben appreciates being a part of the bank and looks forward to continue helping the bank grow and be successful in the future!

Thank you, Ben!

Pottawatomie County Relay for Life

For the second year in a row, the Onaga branch participated in raising money for the Relay for Life. Using the team name "Fishing for a Cure", the Relay for Life team raised money by selling Colorado grown peaches and holding a hotdog lunch in Onaga.



Annual Kick-Off Parties!

Join us for a meal compliments of Farmers State Bank before the first home games of the season!



ROCK CREEK HIGH SCHOOL

Friday, August 31st
VS Riley County

Serving begins at
5:30pm at *The Rock*

GO MUSTANGS!

ONAGA HIGH SCHOOL

Friday, September 7th
VS Frankfort

Serving begins at
5:30pm at *Rosenfield
Sports Complex*



GO BUFFS!

HOUSEHOLD OF:

MEMBER FDIC



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