



Dear Neighbors:

*I think we can all agree that it has been a long Winter. Here at Farmers State Bank, we have decided to welcome Spring with a CONTEST!! From now until September 1st, 2019, we want you to submit your photographs of Kansas! Your photograph may be chosen for our 2020 calendar. Visit our website [www.bankwithfarmers.com](http://www.bankwithfarmers.com) for the full list of rules and to submit your photograph. You'll want to include your name and location with your submission. We can't wait to see everyone's talented photographs. Good luck!*

*-The Farmers State Bank Staff*



## We Are YOUR Local Mortgage Lender

Purchasing your home is one of the most expensive and profound experiences you'll ever have in your lifetime. It's a good idea to have someone you trust on your side! Farmers State Bank and our real estate lending team is here for you! Whether you're buying your first home, or you've done this a time or two, we make sure we look at all of your options as to what the best loan is for YOU, all while providing professional and personal service that you can count on. We work closely with title companies, real estate agents, insurance agents, and appraisers to make sure your home purchasing experience goes as smoothly as possible. This service cannot be beat by big name online mortgage companies where you're just a number and never a neighbor.

Whether you're looking to build your dream home, buy your first fixer-upper, or downsizing, come in and talk to one of our real estate lending officers. We'll be happy to assist you in your home loan process. We understand that each home loan is as individual as the person buying it. For more information, call us today or visit us online at [www.bankwithfarmers.com](http://www.bankwithfarmers.com).

**Farmers State Bank** NMLS #403435

Our Home Loan Officers:

### **Westmoreland Branch**

**Jordan Lauer** (NMLS #930762)  
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**Chelsie Eisenbarth** (NMLS #1833657)  
[chelsie@bankwithfarmers.com](mailto:chelsie@bankwithfarmers.com)

### **Manhattan Branch**

**Shellee Maginness** (NMLS #412946)  
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### **Onaga Branch**

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## Taking Care of the Ones You Love

You've worked hard for your money, so you probably have an opinion of who gets it once you have passed on. One of the easiest ways to make sure your assets go to the people you intend, is to name them as beneficiaries. You might think your will has this covered or that your family will automatically get what you want them to have. That may not actually be the case.

Life changing events such as marriage, divorce, or having children are often overlooked. We recommend periodically reviewing your assets and clearly designating whom your assets should go to.



## Power of Attorney: Not so Simple

Another consideration often overlooked, are the many different types of Power of Attorney (POA) rights. Most POA agreements cease upon the owner's death.

- **TRADITIONAL** - appointed for matters specified by you
- **DURABLE** - extends duration of POA in the event you are incapacitated when the POA is set to expire
- **FINANCIAL** - appointed to make decisions regarding your assets
- **HEALTHCARE** - appointed to make medical decisions on your behalf

Farmers State Bank cannot guide you in making these decisions, however we strongly recommend you visit with an attorney regarding these options. It can make things simpler for your loved ones.

# PAPER, PAPER, SO MUCH PAPER!

The question of the day: How long do I keep hard copies of my tax returns?

Well, there happens to be multiple answers to this question. First of all, you need to keep a copy of your tax returns forever, just in case you have to prove you have filed. For the supporting documents for tax returns, typically, you want to keep them for at least three years after the return has been filed. That's because the IRS typically can go back three years to audit returns. The exception to this would be major purchases, such as your home. If you were to sell it a number of years later, you may have to pay taxes on the gain. To reduce your taxes, you would need to show the amount of money you put into the house. We've also learned that there is an exception to the three-year rule. If you under-report your income by 25 percent, the statute of limitations is doubled to six years.

Whatever your situation, you may consider digitalizing and backing up all your documents. This would eliminate taking up physical space and makes them easily searchable.

## COMMUNITY SHRED EVENT



Not sure what to do with your confidential documents? Come to our Community Shred Event, Saturday, April 6th from 9am to 11am at our Westmoreland location for free, on-site shredding!

**WESTMORELAND**  
*Saturday, April 6*  
*9AM-11AM*



# OVERDRAFT FEES

## *And How to Avoid Them*



You've heard the old saying, "You don't know what you don't know". This certainly applies to many individuals when it comes to overdraft charges. An overdraft here and there doesn't seem like much, but they certainly add up quicker than you think. We recommend you review the last page of your checking account statement. At the bottom, it will list the total fees assessed to your account for the current statement period, and the total year-to-date. It can be shocking when you add it all up.

We can help you avoid some of these charges. For a minimal one-time fee of \$10.00, we can set up an automatic transfer of funds (as needed) from another FSB account to avoid the overdraft. Please understand, if you choose to move funds from a savings account, you are limited to six withdrawals per month (some exceptions). Additional restrictions may apply, and the transfer of funds will not occur if there is not sufficient funds available in the linked account.

For more information, please inquire with a Farmers State Bank representative.

**Have you received our new Farmers State Bank Cookbook? To celebrate 120 years of business, we have put together a cookbook of tried-and-true recipes for our customers. This is our little way of saying "THANK YOU" for being loyal customers throughout the years. Ask us about them the next time you stop by any of our locations!**

# Delicious Springtime Recipes

## Laura Bush's Texas Governor's Mansion Cowboy Cookies

*Contributed by: Dena Flach  
Assistant Vice President / Loan Officer  
Manhattan Branch*

### **Ingredients:**

3 cups flour	1 Tbs baking powder
1 Tbs baking soda	1 Tbs cinnamon
1 tsp salt	3 sticks of butter (1½ cups)
1½ cups sugar	1½ cups brown sugar
3 eggs	1 Tbs vanilla
3 cups chocolate chips	3 cups rolled oats
2 cups coconut	2 cups pecans

Mix together flour, baking soda, salt, baking powder and cinnamon. In a separate bowl, soften butter. Beat 1 minute. Add sugars and beat 2 more minutes. Add eggs, beat after each. Add vanilla. Mix in flour mixture. Add chocolate chips, oats, coconuts and pecans. Scoop 1/4 cup of dough per cookie onto baking sheet. Bake at 350 degrees for 17-20 minutes.

*These can also be made as regular sized cookies - just decrease cooking time to 10-14 minutes!*

## Sunday Morning Rolls

*Contributed by: Jennifer Fleming  
Loan Secretary / Consumer Loan Officer  
Westmoreland branch*

### **Ingredients:**

1 pkg. (24) frozen dinner rolls  
1/2 cup chopped nuts  
1/2 tsp. cinnamon  
1 (3 oz) pkg. butterscotch pudding, not instant  
1/2 cup brown sugar  
1/2 cup sugar

Grease bundt pan or tube pan. Place frozen rolls in pan. Sprinkle dry pudding and nuts over frozen rolls. Cook brown sugar, butter and cinnamon until brown sugar melts; don't boil. Cool slightly. Pour over the rolls. Cover with foil and let rise on counter overnight. Remove the foil in the morning and bake at 350 degrees for 30 minutes. Cool about 10 minutes and invert onto a plate before serving.

*This is an easy, delicious recipe that my whole family loves for both lazy and busy mornings! - Jennifer*



## **STATEMENT CHANGES**

Notice anything different? The look of our statements has changed! This new layout was chosen for it's customer-friendly design. It also allows us a new way to share upcoming events, banking tips, new products, services or specials, and much more! We hope you enjoy this new format as much as we do!

## **DEBIT CARDS**

In an effort to stay up-to-date with our customers wants and needs, changes to your spending limits for transactions may soon be changing. Contact us today with any questions.



## **TECH CORNER: PASSWORDS**

From streaming entertainment to social media to our online bank accounts and software, we are inundated every day with the need to create and remember new passwords. In fact, one study revealed that Americans have an average of 130 online accounts registered to a single email address. And what are the chances that those 130 passwords are each unique and difficult to crack? Slim to none.

You've probably heard about the infamous Yahoo breach that came to light last year, in which hackers stole the credentials and other sensitive information of more than 1 billion users. For people who used their Yahoo password for other sites, those accounts were also compromised.

Unfortunately, many people admit their passwords are less secure than they should be.

So how, exactly, can we all be expected to create and remember an average of 130 unique passwords?

The best solution available today, offering both convenience and security, is a password manager.

### **What exactly is a password manager?**

It is an application that can address all of the above issues. Password managers come in the form of lightweight plugins for web browsers such as Google Chrome or Mozilla Firefox and can automatically fill in your credentials after saving them in an encrypted database.

The major benefit of using a password manager is that you only need to remember a single master password. This allows you to easily use unique, strong passwords chosen for each of your online accounts. Just remember one strong password and the manager will take care of the rest.

### **Avoid these common password security risks:**

1. Typing passwords to log in each time can be dangerous in itself. Malicious keyloggers designed to secretly monitor keystrokes can record your passwords as you type them. (You can eliminate these with good antivirus software.)
2. Remembering multiple passwords, especially if you have carefully picked a password that is complicated. Most people tend to use the same or similar passwords for different accounts, which means that if one password is exposed, criminals can log into all those accounts.
3. Storing passwords in a document or writing them down, which creates a high risk of being affected by a breach or simply losing the information.

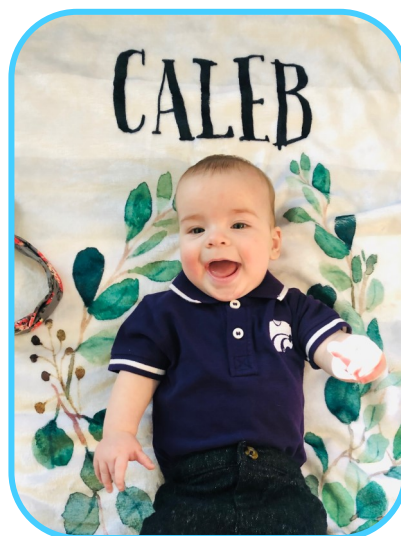
# Welcome to the Family!

Our Farmers State Bank family is growing! Take a peek at the newest arrivals.



On August 16, 2018, Brian and Meaghan Moore welcomed twins, Kennedy Jane and Caleb Edward, into the world. Brian is on the Board of Directors for Farmers State Bank. Kennedy was born first at 6:36 pm, weighing 4 pounds 7 ounces, and was 16 inches long. Caleb was born at 6:37 pm, weighing 4 pounds 6 ounces, and was 18 inches long. They spent their first two weeks in the NICU at Mercy Hospital in Rogers, Arkansas, learning how to regulate their temperature and eat well enough to gain weight on their own. Kennedy and Caleb are now 6 months old and weigh 12.5 pounds and 14 pounds respectively. Grandparents, Jim and Jenni Moore, visit as often as they can and make sure they get plenty of hugs!

Jordan and Ellen Lauer welcomed Raegen Marie Lauer on November 18, 2018. She was 7 pounds 14 ounce and 21.5 inches long. Jordan is vice president and loan officer at our Westmoreland branch. Raegen loves watching her older siblings, Jayden and Ryenn. She is not scared to let you know how she is feeling, and has her daddy wrapped around her finger!



Jaxson Ray Sperber was born August 16, 2018. Jaxson is the son of Chase and Justine Sperber. Chase is a loan officer at our Onaga branch. Jaxson is a very happy and active baby. Currently, his favorite thing to do is experiment with noises he can make, while he jumps in his Jonny Jumper. His favorite food is currently peas, and his favorite book is Little Blue Truck.



## Certificates of Deposits are SPECIAL

When a Certificate of Deposit (CD) is purchased, you are given a unique document in which we consider this item as the actual Certificate. What many people forget, is in order to redeem this CD (i.e. cash it in), you will need to present this document. If you are the owner of a CD, and you wish to act on it, please bring it with you to the Farmers State Bank location you are most familiar with.

# Start Growing Your Future - Plant an IRA Today!



Grow your future earnings with our Individual Retirement Accounts

Visit any of our locations for more information:

WESTMORELAND  
307 Main Street  
Westmoreland, KS  
Phone: 785-457-3316

MANHATTAN  
8685 E Hwy 24  
Manhattan, KS  
Phone: 785-539-9002

ONAGA  
301 Leonard Street  
Onaga, KS  
Phone: 785-889-4211

HOUSEHOLD OF:

