

The logo for Farmers State Bank is displayed in blue. The word "FARMERS" is in a bold, sans-serif font, and "state bank" is in a script font. To the left of the text is a stylized graphic of vertical bars of varying heights. The background of the header features a collage of school supplies including red scissors, a wooden pencil sharpener, and several colorful pencils (pink, yellow, blue, green) scattered on a surface.

# FARMERS state bank

Neighbor to Neighbor  
Volume 17 : Issue 2

*Dear Neighbors,*

*Our communities and schools are important to us! Our staff has been involved with the Pottawatomie County Fair, Westmoreland Summer Bash, and soon the tailgating parties at both the Onaga and Rock Creek football games. With school starting, it's time to turn our focus back to education, which is why we are offering the Cash For Teachers grants for all educators in USD 322 and USD 323 (please visit our website for more details).*

*To provide more services to students, parents, and teachers, we installed a new ATM at the Rock Creek High School just in time for the beginning of school.*

*Thank you for letting us be a part of your community and for giving us the opportunity to serve you. Please let us know if you have any ideas or suggestions to make banking with FSB better. We welcome the feedback and would love to hear from you.*

*-The Farmers State Bank Staff*

A decorative border consisting of a row of blue diamonds with white outlines.

## CONSTRUCTION UPDATE

There are some big changes happening at our Westmoreland bank! We are adding more offices and storage space to accommodate our data operations department, moving the drive-thru window and night drop further west, and adding a 24 hour drive-thru ATM to the building.

During these renovations, the drive-thru is currently closed. We have temporarily moved the night drop to inside the front doors of the bank. We have also changed our lobby hours to 8:00am - 4:00pm Monday through Thursday and 8:00am - 6:00pm on Friday to better serve our customers. Our Saturday hours are still 8:00am - 11:30am.

Construction should be completed by early December.



Thank you for your patience during this time!





# STAFF MEMBERS ATTEND ADVANCED SCHOOL OF BANKING



Over the last year, two of our loan officers, Chase Sperber (Onaga) and Dena Flach (Manhattan), had the opportunity to learn more about the banking world by attending the Kansas-Nebraska Advanced School of Banking, which was held in Manhattan. Two, separate week-long schools consisted of in-depth classroom education from economists and executive officers of banks across Kansas and Nebraska. Following the first week of studies, Chase and Dena were required to complete multiple homework assignments that involved analyzing the financial condition (strengths and weaknesses) of Farmers State Bank.

“The experience really opened my eyes as to how each department is vital to the successful operation of the bank,” says Dena. “The loan department can’t offer quality loans if there aren’t deposits or funds to back those loans. I also realized after talking to many bankers from Kansas and Nebraska that each bank has a different mentality and culture as to what kind of risk they’re willing to take. I feel proud that I work for a bank that has conservative values and a larger capital reserve balance. There were many banks at this conference that have a much riskier business strategy and in tough times, they may not be able to service their customers’ and community’s needs.”

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## 2020 CALENDAR *photo contest*

**FARMERS**  
state bank

Westmoreland - Manhattan - Onaga

Member  
FDIC

Enter your digital photograph for a chance to be featured in our 2020 calendar and WIN!

Visit our website for details!

## CASH FOR TEACHERS

At Farmers State Bank, we value education. In an effort to support student achievements during times of school funding cuts, Farmers State Bank will award \$1,000 grants this fall to help facilitate teachers' work in the classroom. These grants are based on innovative, creative, and effective initiatives that assist teachers with their curriculum and emphasize programs that are not covered through traditional school funding.

If you or someone you know is a K-12 teacher in the USD 322 or USD 323 school district and would like to be considered for this grant, please fill out an application. The application can be found on our website [www.bankwithfarmers.com](http://www.bankwithfarmers.com) or at any of our locations.

**The deadline for this application is October 15, 2019.**



# WESTMORELAND SUMMER BASH

Saturday, July 13th was H.O.T. and not just because of the temperature!! Westmoreland had their yearly Summer Bash complete with the Wagon Wheels Car Show, kids games, softball and cornhole tournaments, entertainment, and BBQ Meal by the Westmoreland Parent Teacher Organization. One of the biggest highlights of the day was the "KISS THE GOAT" contest! Our own Jim Moore was the lucky 'winner'! He kissed the goat, Frankie, not once, but three times!! All for the sake of getting a good picture, of course!



# POTTAWATOMIE COUNTY FAIR

Farmers State Bank once again provided games on Saturday, August 3rd, during the Pottawatomie County Fair. Fair games included Turtle Races, Money in the Corn, Water Balloon Toss, and the Three-Legged Race! The games drew a large crowd and fun was had by all! On Sunday, we participated in the county parade. Our float received 3rd place!





# DEBIT CARD FRAUD

You may have heard recently about the large amount of debit card fraud happening in our area and you may have even been affected. In this ever-changing world, it is impossible to completely eliminate the risk of fraud. Even with the best education and safeguards put in place, fraud can still happen. We would like to share with you a few tips on protecting your account.

- Never click links sent to you through a text message. Our debit card fraud company will only send texts or phone calls that require a **reply**, such as 'yes,' 'no,' 'help,' 'stop,' or 'call.'
- When using your debit card, always shield the pin pad when entering your PIN.
- Inspect the card terminal before you swipe. Card skimmers can be installed at ATMs, restaurants, gas payment terminals and store check-out lines. Most terminals will have tamper-proof seals. If something looks odd, report it to the merchant.
- If you get a phone call from our automated fraud department, they will NEVER ask for your PIN, security code, or other personally identifiable information. Do not give out this information. If you are unsure about the phone call or a transaction they are asking about, you can hang up and call us.
- Regularly check your account online for any suspicious transactions that have occurred. It is especially important to do this if you receive one of these calls or texts.
- If you do not have online banking access, PLEASE review your account statements immediately when you receive them.
- UPDATE YOUR CONTACT INFORMATION (CELL PHONE, EMAIL ADDRESS) WITH US AS SOON AS YOU MAKE A CHANGE.

Farmers State Bank recently upgraded our fraud monitoring systems to help stop potential fraud. You may be receiving more calls from us or our fraud detection company asking about charges that may not be yours, but just remember, we are doing this to help protect you and your accounts.



## Cyber Security Presentation

We recently sponsored free Cyber Security programs that were open to the public. Sessions were held at Westmoreland, Manhattan, and Onaga. Jerry Horton, Blue Valley Telecommunications, was our speaker each night. Refreshments were served and a book recommended by Mr. Horton was given as a door prize at each presentation.

Overall, the events were a success and everyone came away having learned new ways to protect themselves from cyber security threats!

One important take away from the evening was to always **STOP AND THINK BEFORE CLICKING LINKS**. Remember, if an offer seems too good to be true, it probably is.

## Scrumptious Recipes

### Zucchini Squares

*Contributed by: Kaylene Plummer  
Data Operations Officer / SVP  
Westmoreland Bank*

#### Ingredients:

4 eggs  
1 TBS chopped parsley  
1/2 cup chopped onion  
1/2 cup vegetable oil  
1/2 tsp seasoned salt  
1/2 cup all-purpose flour  
1/2 tsp dried oregano  
1 cup biscuit baking mix  
1/2 tsp garlic powder  
3 cups grated zucchini  
1/2 cup grated Parmesan cheese

Preheat oven to 375 degrees F. Coat an 8-inch square baking dish with cooking spray. In a large bowl, beat eggs, then add remaining ingredients. Mix well. Pour mixture into baking dish. Bake 30 to 35 minutes, or until set in center. Let cool 5 minutes, then cut into squares.

### Peach Cobbler

*Contributed by: Tonya Priest  
Data Operations Assistant  
Westmoreland Bank*

#### Ingredients:

3/4 cup flour  
1/4 tsp cinnamon  
3/4 cup milk  
2 tsp baking powder  
Pinch of salt  
1/2 cup butter  
1 cup sugar, divided  
2 cups fresh peaches  
1/2 cup brown sugar

Stir together flour, salt, cinnamon, and baking powder. Mix in 1/2 cup sugar and brown sugar. Stir in milk and beat. Melt butter in a 9x9 inch baking dish. Pour batter over melted butter. Do not stir. Mix remaining sugar with peaches. Pour peaches over batter. Do not stir. Bake at 350 degrees F for 1 hour.

# Growing...Growing...Growing!

We are growing! Check out the newest little ones to join the Farmers State Bank family!



Camryn Grace Ten Eyck was born on December 10, 2018, to Mark & Ann Ten Eyck. Camryn weighed 8 pounds, 5 ounces and was 21 ½ inches long. Mark works as the Network Administrator for all three FSB locations.

Camryn's favorite thing to do is smile at everyone. She loves playing with her big sister, Cara, 2, who loves entertaining her little sister.

Camryn's Dad, Mark, says she's a "sweet little girl with beautiful, big, blue eyes."



Rylee Sue Wren was born on January 4, 2019, to Justin & Julie Wren. She weighed 8 pounds, 8 ounces and was 21 ½ inches long.

Julie serves as an Assistant Cashier and IT Assistant at our Onaga bank.

Rylee loves spending time with her big brother Luke, 2 ½, and playing outside. She enjoys trying new foods and has recently started crawling and trying to get into everything!



Spencer & Ashley Cragg welcomed their first child Jayce Charles Cragg on March 1, 2019. Jayce was 8 pounds, 12 ounces and 21 ½ inches long.

Jayce's favorite thing to do is laugh at silly noises. He also loves being read to. Jayce can roll over and likes to scoot around.

Jayce's mom, Ashley, is the loan processor for our banks. Ashley says, "Jayce loves bath time! He thinks it is super funny to splash water everywhere!!"



Alan & Amy Engelken welcomed their first child, Wayne Alan Engelken, on June 10, 2019. He weighed 7 pounds, 13 ounces and was 20 ¼ inches long.

Alan shares his time as a loan officer at our Westmoreland and Onaga banks. Alan specializes in agricultural lending.

Wayne loves tummy time as long as it doesn't interfere with his meal time! He likes to hold his head up and watch everything around him.

## Employee Spotlight

We are proud to announce the addition of Chelsie Eisenbarth to our team of loan officers. Chelsie began working in the Operations Department at Farmers State Bank in Westmoreland in 2016. While working in the operations department, she learned the basics of banking, which gave her a strong platform for becoming a loan officer for Farmers State Bank. She accepted the loan officer position in September 2018.

Chelsie is originally from Wetmore; a born and raised Kansas girl. She graduated from the University of Kansas (don't hold that against her!) with a Bachelor of Science degree in Business Administration. She and her husband, Heath, moved to Westmoreland in 2016 where he is the pharmacist at The West Pharm. Chelsie is an active member of the community, serving as secretary for both the Westmoreland Service Club and Westmoreland Area Chamber. Heath and Chelsie are parents to a little boy, Elliot, a golden retriever, Baxter, and are expecting their second child early next year.

Chelsie believes customer relationships are vital to the success of any business and she welcomes the opportunity to assist you with any of your loan needs.



# ONAGA VS Valley Falls Tailgate Party

September 6, 2019  
5:30 p.m.  
Serving pulled pork meal

# ROCK CREEK VS Rossville Tailgate Party

September 20, 2019  
5:30 p.m.  
Serving pulled pork meal



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