



Neighbor to Neighbor Volume 18 – Issue 2



Dear Neighbors,

Bob Dylan once sang “The times, they are a-changing”. I’m not sure if this lyric has ever been so true! So many things have changed! Usually, this time of the year we would be sharing pictures and stories of our many parades that we enjoy participating in or the tailgate parties we host at our local football games. Even our annual Farmers Night has been put on hold. Although it seems we (FSB) may not be able to participate in many of our normal events this year, we have been able to contribute in different ways.

For example, instead of doing our “Cash For Teachers” scholarships (in which we would take applications from teachers in our school districts and award the winners with \$1000 grants), we chose to donate funds to our schools for personal protective equipment needs. This way we can continue to support our teachers and students in the best way, while hopefully helping lighten some of the burden the required changes our schools are facing.

We also have a supply of hand sanitizing wipes and contactless key punches to share with our customers. Just ask for them the next time you are at one of our locations. At the time of this newsletter, our lobbies are open normal hours, six days a week, but we are requiring that you wear a mask while inside. You are more than welcome to come inside, but we do encourage you to continue to use our drive-thru service as much as possible.

Please be safe, and know that we are missing all of you.

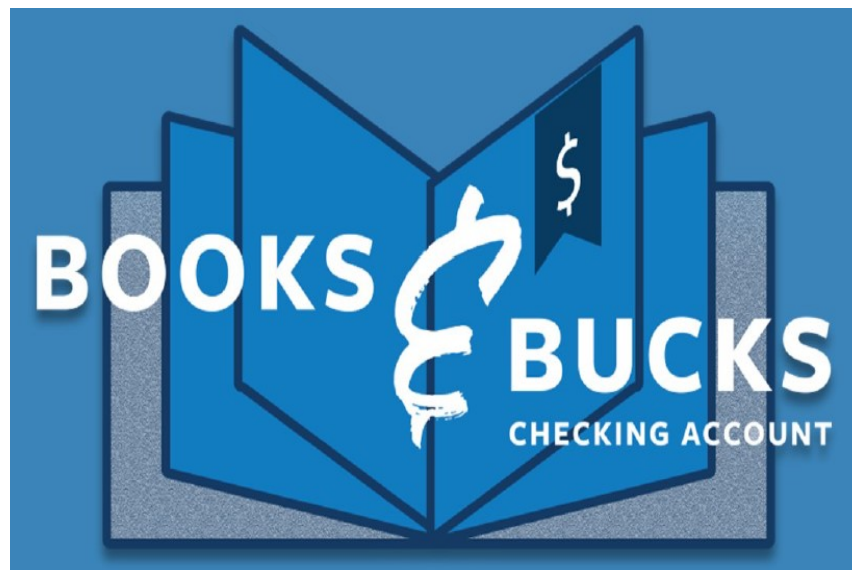
- Farmers State Bank Staff

BOOKS & BUCKS CHECKING ACCOUNTS

Last year we decided we wanted to take an active role in helping students with their financial journey and responsibility, so we created the Books & Bucks Checking Account. We opened over 100 accounts in less than a year and are excited at how successful the account is! Students can open an account with just five dollars and not worry about maintaining a monthly balance. They also receive free checks and a free debit card with no Farmers State Bank ATM surcharge fees, as well as access to our online services.

Also, if a student maintains a GPA of 3.5 or higher, they can submit a copy of their transcript each semester and receive \$25.

Contact a customer service representative at any of our locations for more details and to get your Books & Bucks account opened today!



ARE YOU BEING SCAMMED?

Scammers are everywhere and are constantly finding new ways to take your money and your personal information, and they will do ANYTHING to get it! They especially like to prey on the elderly and the vulnerable.

More of your personal information than you think is available through social media platforms and on the dark web. Scammers can easily gather enough information and trick you into believing they are legitimate.

Below are some of the most common scams. Each one of these have several variations, but this is a general idea of what is happening.

Romance Scam: An individual meets a “friend” online and the “friend” lives in another state or, most likely, in another country. The “friend” was arrested, was in an accident or in some type of financial crisis and needs money sent right away. Money is usually sent by a wire transfer or by Bitcoin – a type of cryptocurrency or digital money. The scammer usually claims that they will meet up with the individual, but something always comes up where they need more money and the two never meet.

Grandparent Scam: A grandparent receives a call that their grandchild is supposedly in a foreign country and, just like the Romance Scam, was arrested, in an accident or in some type of financial crisis and needs money sent to them right away. The grandparent is told not to tell the child’s parents or other family members.

Gift Card Scam: An individual is asked to pay for something using one or more popular gift cards, such as an Amazon or iTunes gift card. The scammer asks for the card numbers and PINs, which allows them instant access to the money on the gift cards. The individual receives nothing in return.

Check Scam: An individual receives a check that they are not expecting. The individual is supposed to text personal and financial information to a specified number. Then the individual is asked to send some of the money back to a third party by a wire transfer or by providing gift card information. The individual sends the money, as instructed, and the check comes back as fraudulent, leaving the individual with the loss.

Utility Scam: A person calls claiming to be a representative from a utility company and threatens to cancel service if personal and financial information is not provided.

In summary, There are many different types of scams, and new ones are emerging every day. Farmers State Bank uses fraud monitoring software to help catch some of these scams, but we also rely on conversations with you! If we question where a deposit is coming from or where you are sending money, it is not because we are being nosy; we just want to make sure that you are not being scammed. If something does happen and you become a victim of a fraudulent scam, please remember, we are here to help!



INDUSTRY TIPS

- ◆ Never give out personal or financial information via e-mail, social media, text or phone.
- ◆ Do not click on links or respond to e-mails, social media requests, texts or phone calls that seem suspicious or from unknown senders.
- ◆ Gift cards are for gifts, not for payments.
- ◆ Never pay money to get money.
- ◆ Always be cautious. It is OK to say NO.
- ◆ If it sounds too good to be true, it is!

Visit www.ftc.gov for more information on scams and tips to protect yourself.

In Business, Time is Money

Get Cash ASAP at tens of thousands of Surcharge-Free Allpoint ATMs, worldwide.

Download the *free* Allpoint mobile app today!



allpointnetwork.com/findanatm



BANKING NEAR AND FAR AWAY

Whether you are going away for college, moving, or staying home during the pandemic, Farmers State Bank is the bank for you. We offer many banking features .

1. **Mobile and Online Banking**— We offer free mobile and online banking. Easily view your account balances and transfer money from one account to another. You can even make loan payments online!
2. **Mobile Deposit**—Deposit checks into your account using our mobile deposit feature on your smartphone.
3. **Bill Pay**—Using our online bill pay system, you can set up bills to be automatically paid out of your account, or issue a one time payment to a person or business. Online Bill Pay is a great resource to help keep you financially organized for free.
4. **Surcharge Free ATMs**— Need cash, but aren't near one of FSB's 6 ATMs? Don't worry! We have partnered with Allpoint, a company which allows our customers to use any Allpoint ATM across the country, surcharge free. Just look for the green Allpoint sticker on the ATM! Allpoint ATMs are often found at Krogers, Target, Walgreens, CVS, and more. We recommend you download their mobile app today and find the location nearest you.
5. **Forms and Applications**— Many of our forms and applications are now available on our website. You can find applications for loans and debit cards, as well as new customer application forms under our "About" tab. Also located there is our new "Switch Kit" guide. This guide helps take the hassle out of setting up and/or changing automatic deposits and withdrawals to or from your new Farmers State Bank account.



FSB CROSSWORD PUZZLE

Need a little fun to unwind at the end of the day? Take a shot at our Crossword Puzzle!

I	N	T	E	R	Q	C	M	O	R	B	M	A	W	L	P	S	J	BORROW
C	X	Z	K	L	P	O	R	D	T	H	G	I	N	P	R	O	K	CARDHOLDER
H	U	N	N	N	E	L	T	I	B	E	D	G	B	A	E	M	P	COLLATERAL
D	A	T	A	P	R	L	C	H	E	C	K	B	O	O	K	O	O	MORTGAGE
T	B	O	B	X	W	A	A	N	O	B	D	R	P	I	C	N	A	NIGHT DROP
A	L	D	E	I	M	T	S	T	A	T	E	M	E	N	T	E	T	CASH
Z	T	U	T	A	R	E	H	R	E	D	S	A	F	T	B	Y	X	WITHDRAW
F	S	B	A	P	E	R	T	Y	R	D	O	O	R	E	S	M	A	DATA
E	O	P	T	V	W	A	B	O	R	R	O	W	C	R	I	A	G	FSB
H	Q	R	S	V	A	L	Y	K	V	R	A	T	I	N	A	R	H	BALANCE
R	E	E	S	G	L	E	J	E	T	E	I	T	M	E	S	K	T	INTEREST
E	C	J	R	W	N	M	E	I	G	J	R	O	E	T	P	E	M	LOAN
D	M	P	E	O	S	I	D	V	E	A	L	D	J	I	G	T	A	OVERDRAFT
L	N	P	M	A	H	E	V	I	D	W	G	S	R	A	C	C	N	MANHATTAN
O	H	O	R	C	R	S	E	A	G	A	N	T	O	A	S	F	H	SAVINGS
H	S	Z	A	C	C	O	U	N	T	C	R	E	R	P	F	Y	A	CHECKS
D	G	A	F	P	Y	D	Q	P	O	S	I	L	V	O	X	T	T	DEBIT
R	F	P	W	I	T	H	D	R	A	W	N	A	P	M	M	V	T	CREDIT
A	K	T	I	S	O	P	E	D	E	Y	T	O	N	O	M	T	A	STATEMENT
C	E	C	N	A	L	A	B	E	D	E	E	B	W	I	N	C	N	CERTIFICATE
H	K	A	G	A	N	O	I	E	R	S	R	E	R	E	R	O	B	ONAGA
E	I	N	T	W	R	V	T	Y	W	U	E	T	M	H	Y	D	R	ACCOUNT
C	E	R	T	I	F	I	C	A	T	E	S	A	V	I	N	G	S	PAYEE
K	P	N	C	E	S	L	A	Z	B	Z	T	V	I	F	Y	A	R	RATE
S	U	T	A	P	R	B	R	R	P	A	S	S	B	O	O	K	K	WESTMORELAND
S	S	A	F	E	T	Y	D	E	P	O	S	I	T	B	O	X	E	DEPOSIT
R	C	A	P	Y	E	W	E	S	T	M	O	R	E	L	A	N	D	APY
																		FARMERS STATE BANK
																		MONEY ORDER
																		DEBIT CARD
																		ACH
																		INTERNET
																		PASSBOOK
																		SAFETY DEPOSIT BOX
																		VAULT
																		APR
																		MONEY MARKET
																		CHECKBOOK
																		NOW



WELCOME TO THE FSB FAMILY!

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

Eva Sperber, born March 24, 2020, is the daughter of Chase and Justine Sperber. Chase is a loan officer at our Onaga bank. Eva was welcomed home by big brother, Jaxson. She loves to be bounced and to look around to see what is going on. She hates riding in the car and is very vocal about that! Chase says that Eva is the 'perfect fit' into their family!

STAFF CHANGES

If you have been to the Manhattan bank lately, you may have noticed some new faces!

Julie Wren, who was previously working at our Onaga bank, has now transitioned to Manhattan full time as Assistant Cashier and IT Assistant.

Nicole Dietz joined the Farmers State Bank family in May as a Customer Service Representative at our Manhattan location.

Lastly, a face you haven't seen lately is Jamie Lienemann-Stockman. Jamie is our Compliance Assistant and has transitioned to working from home full time.

PAYROLL PROTECTION PROGRAM

For more than 120 years, Farmers State Bank has worked diligently in our communities to support the growth of local businesses and to be their financial partner in business. We were pleased to continue this partnership with the Paycheck Protection Program ("PPP") established by the CARES Act, and implemented by the Small Business Administration ("SBA") to provide small businesses with the resources they needed to maintain their payroll, hire back employees who may have been laid off, and cover applicable overhead caused by the COVID-19 pandemic.

Over the past months, our lending team has worked hard to assist local business in our three markets, Westmoreland, Manhattan, and Onaga. We have assisted more than 85 local businesses to receive over \$5.5 million in PPP forgivable loan funding. We are grateful so many of these small business owners, including farmers and ranchers, entrusted us with this process, and it was our pleasure to assist each of them through the PPP application.

The Farmers State Bank lending team will be notifying those businesses of the forgiveness application soon. At this time, applications are no longer accepted. If you have questions regarding loan forgiveness you may contact Shellee Maginness or Roger Schneider at our Manhattan location.

FROM OUR KITCHEN TO YOURS

DOUBLE CHOCOLATE BANANA BREAD

Contributed by: Kaylene Plummer
Data Operations, Westmoreland

Ingredients:

- 1/2 cup butter, softened
- 1/2 cup brown sugar
- 1/4 cup white sugar
- 1 large egg
- 2 teaspoons vanilla extract
- 3 medium bananas, mashed (1 cup)
- 1/4 cup sour cream
- 1 cup all-purpose flour
- 1/2 cup cocoa powder
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1 cup milk chocolate chips



Preheat oven to 350 degrees Fahrenheit. Spray a 9x5 loaf pan with non-stick spray. Add the butter and sugars to a mixing bowl and mix until well combined. Beat in the egg, vanilla, banana, and sour cream. Stir in the flour, cocoa powder, baking soda, and salt. Pour mixture into prepared loaf pan. Sprinkle the top with chocolate chips and gently press them into the batter. Bake for 70 minutes or until a tester comes out clean. Let bread cool completely before cutting and serving.

CHEESE 'N CHICKEN ENCHILADAS

Contributed by: Dena Flach
VP and Loan Officer, Manhattan

Ingredients:

- 1 medium onion, chopped
- 2 tablespoons butter
- 1 1/2 cup shredded cooked chicken
- 1 1/2 cup picante sauce, divided
- 1 (8 oz) package cream cheese, cubed
- 1 teaspoon ground cumin
- 2 cups shredded cheddar cheese, divided
- 8 (6 inch) flour tortillas



Cook and stir onion in butter in a sauce pan on medium heat for 2 minutes. Add chicken, 1/4 cup picante sauce, cream cheese and cumin. Heat thoroughly, stirring occasionally. Stir in 1 cup of shredded cheese. Spoon about 1/3 cup chicken mixture on to each tortilla, roll up. Place seam side down in 12x8 inch baking dish. Top with remaining picante sauce and shredded cheeses. Bake at 350 degrees Fahrenheit for 15 minutes.

Note: You can also double this recipe and just fill tortillas until mixture is gone!

Show your school spirit

CONTACT ANY LOCATION AND ASK HOW TO GET YOURS TODAY!



Replacement fees may apply.

HOUSEHOLD OF:

FARMERS
state bank

FARMERS
state bank
PO Box 330
307 Main
Westmoreland, KS 66549
PH: (785) 457-3316
Fax: (785) 457-3798
