



Neighbor to Neighbor Volume 19 – Issue 2



“The Promise” – Photo Taken at St. George, KS – By Ann Ahring

Dear Neighbors,

It seems like more and more, when I read the newspaper or listen to the news, there are reports of businesses being attacked by ransomware. This happens when computer systems are targeted by hackers who install a virus, frequently through an email. This malicious software is designed to block access to entire computer systems, making them inoperable. Once the computer system is locked up, a monetary payment is demanded by the hackers, usually millions of dollars, to be paid in bitcoin (electronic, untraceable money). According to the Wall Street Journal, in the first six months of 2021 in the United States alone, it is estimated that more than five billion dollars was paid to hackers. In most cases, once the ransom has been paid, the hackers withdraw the computer virus, and the computer systems go back to normal. In a few instances, however, the hackers do not release the computers and the entity continues to suffer as it tries to recover its data.

The fear of FSB getting hacked is a very real concern to me. All employees are cautioned about opening unfamiliar emails since this is the most common method of entrance into a system. The most important protection against a ransomware hacking is a good computer backup system. This allows old (infected) files to be wiped off and the new files reinstalled so that business continues uninterrupted. FSB has a team of very competent and experienced IT (information technology) staff who take the ransomware threat very seriously. Backup systems are checked and rechecked. We invest money in equipment and staff training to be certain that FSB employees are taking necessary care and precautions for everyone's protection against being hacked.

If you have questions about the bank's security system, please give me a call. Prevention from this threat is one of our top priorities!

- Jim Moore, President

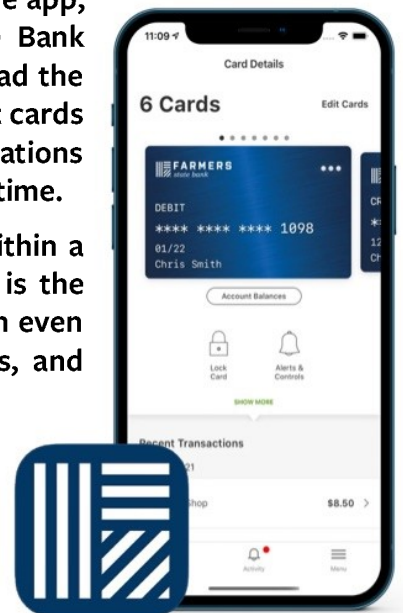
FARMERS STATE BANK WALLET WATCH APP

Farmers State Bank now has an app that can help you protect your debit cards. The app, Wallet Watch, allows you to add all debit cards linked to your Farmers State Bank accounts and monitor the card usage in real time via your phone. Simply download the app, login using your online banking credentials, and your Farmers State Bank debit cards will automatically be added. You can set up alerts that allow you to receive notifications each time your card is used, helping to potentially detect fraudulent activity in real time.

Other features of this app include the ability to restrict transactions to places within a certain range of your location (using your phone's GPS). Another great feature is the ability to lock and unlock your card, as necessary, and set spending limits. You can even set different limits for different categories, such as gas stations, grocery stores, and entertainment.

Lastly, this app can help parents create good money habits with their children by being able to supervise their spending, but also giving their children the independence of their own debit card.

Wallet Watch is available on the Apple App Store and Google Play Store. Download and begin using the app today!



EMPLOYEE SPOTLIGHTS



Ben Thompson

If you have stopped by our Manhattan bank lately, you may have already met Ben Thompson.

Ben began working for Farmers State Bank in June of this year as a customer service representative.

Ben was born in Fredericktown, Missouri but moved to Manhattan at an early age. He is a graduate of Manhattan High School. In his spare time, Ben likes to play basketball, hangout with his friends, and travel. His favorite place he has visited so far has been Destin, Florida and Yosemite National Park in California.

Ben is looking forward to meeting and getting to know the customers at Farmers State Bank!



Shelby Winiecki

Shelby Winiecki is Farmers State Bank's newest employee. Shelby is a data operations assistant in Westmoreland.

Shelby grew up in Meriden and Topeka and is a Topeka High Trojan graduate. She attended Allen County Community College and Baker University, studying computer information. She now resides in Manhattan.

In her spare time, Shelby enjoys walking, spending time with her friends, family, and fur-baby, Charlie, a bloodhound lab mix. Shelby also enjoys bowling and has even bowled two perfect games with a score of 300 and a 3-game series with a score of 800.

Shelby is a great addition to the Farmers State Bank family, so stop by and visit her in Westmoreland soon!

DEBIT CARD VS. CREDIT CARD

Most of us have a debit card and a credit card, but do you know the differences between the two cards?

Debit cards give immediate access to the money in your checking or savings account. You have the option to run your debt card through as a debit (uses a PIN) or a credit (uses a signature) for purchases, and the money is deducted directly out of the account that is tied to your debit card.

Credit cards are a line of credit, or loan, that the card issuer gives you in return for guaranteeing that you will pay the balance back. Charges appear on your credit card account, but money is not taken directly out of your bank account until a payment is made. Credit cards can improve your credit history, but they also charge high interest rates on overdue, unpaid balances.



While there are many pros and cons for both cards, including different fraudulent liability rights, finding the card that best suits your needs is a personal decision. Contact one of our customer service representatives if you have any questions or would like to apply for a Farmers State Bank debit card or credit card!

FSB COMMUNITY INVOLVEMENT

KICKOFF TAILGATES - Farmers State Bank hosted our annual kickoff tailgate parties at both Onaga High School and Rock Creek High School. Many meals were served and fun was had by all. We were so thankful to be able to provide complementary meals to the community and cheer on the Buffs and Mustangs!



Top three photos: Onaga's Kick-Off Tailgate Party was September 3rd. Onaga High School football hosted Clifton Clyde! Go Buffs!

Bottom three photos: Rock Creek's Kick-Off Tailgate party was September 24th vs Hiawatha. Rock Creek won 48-0! Go Mustangs!



HALLOWEEN - On October 29th, Farmers State Bank participated in two Halloween activities. The Westmoreland Elementary School had their Halloween parade and employees passed out candy while the kids paraded by. The Onaga bank passed out treats to Onaga Elementary students during their parade down Main Street. Employees at the Onaga bank also participated in the town's Trunk or Treat on Halloween night, with an M&M candy theme for their trunk!



FROM OUR KITCHEN TO YOURS

HAMBURGER CABBAGE CASSEROLE

Contributed by: Lucinda Roggenkamp
Customer Service Rep, Onaga

Lucinda says: "This was the first meal I made my husband when we started dating. I think he thought I was trying to trick him, but he ended up asking for seconds, and the rest is history!"

Ingredients:

2 cans crescent rolls
2 pounds hamburger
1 medium onion, chopped
2-3 cups shredded cabbage (1 bag)
3 cups shredded cheese, separated
2 cans cream of mushroom soup

Preheat oven to 350°F. Place one can of crescent rolls into a 9x13 baking dish, pinching edges to create the bottom crust. Brown and drain hamburger. In a large bowl, mix hamburger, onion, cabbage, 2 cups of cheese, and cream of mushroom soup. Pour into baking dish, spread evenly over the crescent rolls. Top with additional 1 cup of cheese. Layer second can of crescent rolls over the top, pinching edges to create a seal. Sprinkle garlic salt on top. Bake until golden brown, approximately 30 minutes. Brush with butter and serve.

Shellee says: "The first time I made this, it was an absolute hit with my picky "kitchen testers" (Rick & Chance) and I have since baked this bread several times and it has been a success each time!"

BLUEBERRY ZUCCHINI BREAD

Contributed by: Shellee Maginness
SVP & Branch Manager, Manhattan

Ingredients:

1 large egg
1/2 cup light brown sugar, packed
1/3 cup canola or vegetable oil
1/4 cup sugar
1/4 cup sour cream (or plain Greek yogurt)
1 tsp vanilla
1 cup all-purpose flour plus 1/4 cup
1/2 tsp baking powder
1/2 tsp baking soda
1/4 tsp salt
1 cup coarsely grated zucchini, not packed
1 cup (6 oz) fresh blueberries

Preheat oven to 350°F. Spray a 9x5 loaf pan with cooking spray and flour the pan; set aside. In a large bowl, add the first six ingredients, and whisk to combine. Add 1 cup flour, baking powder, baking soda, salt, and stir until just combined; don't overmix. Add the zucchini and stir to combine; set aside. In a medium bowl, add the blueberries, 1/4 cup flour (helps prevent them from sinking while baking), and toss to coat. Add the blueberries and all flour bits to the large bowl with the batter and stir until just combined; don't overmix. Pour batter into the prepared pan, smoothing the top lightly with a spatula. TIP – Evenly sprinkle the surface with 1 or 2 tablespoons of the blueberries for a visual pop of color. Bake for about 55-60 minutes or until the top is golden, the center is set, and a toothpick inserted in the center comes out clean or with a few moist crumbs, but not batter. Allow bread to cool in pan for about 15 minutes before turning out on a wire rack to cool completely before slicing and serving.

2022 CALENDAR WINNERS

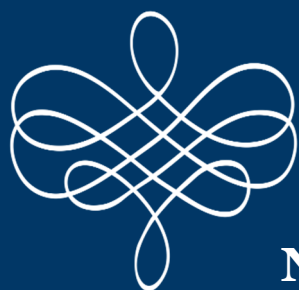


Farmer State Bank's 2022 Calendar Contest was once again a success thanks to so many photo contributions from all of you! We had over 140 pictures sent to us, and had the difficult job of narrowing it down to just 13 photographs. Our calendar cover winner was chosen by the public via a Facebook contest. Congratulations to all our winners that made the calendar! Thank you to everyone that participated. We hope our 2023 Calendar Contest is just as successful, so start taking and submitting those photographs now to photos@bankwithfarmers.com!

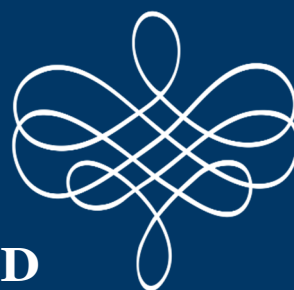
HOUSEKEEPING REMINDERS

Sometimes we all need a little nudge when it comes to remembering what you should be sharing with your bank, or what needs attention at your bank.

1. **IRA RMD:** If you have an IRA and are at the age of 72, you need to take your Required Minimum Distribution annually. December 31st is only a few weeks away and if you have not made arrangements with us regarding your distribution, please call right away.
2. **BENEFICIARY UPDATES:** Many people remember to put Payable On Death (POD) on their accounts when the accounts are opened, but what about maintaining that POD in the years to come? This is often overlooked, so please review your accounts (including your IRAs) for the beneficiary designation.
3. **CONTACT INFORMATION:** So often we are the last to be made aware of an address change, a phone number change, or an email change. Your bank should be one of the first to know if your contact information changes; frequently we need to be in touch with you regarding transactional questions.
4. **PASSWORDS:** Be careful of where you keep your passwords!!!! We have been told (numerous times) about an email that is received requesting customers upgrade their anti-virus, or computer software. Our customer soon becomes a victim when the computer is taken over by the individual on the other end. DO NOT ALLOW THE COMPUTER TO "REMEMBER YOUR PASSWORD"!!!! This opens the door for the less-than-honest fraudster to steal your funds!
5. **TRAVEL ALERTS:** In the notion to travel? Be sure to put the travel notification on your debit card so you won't be left stranded. You can do this yourself via our new Wallet Watch or by simply calling the bank and we will assist you.
6. **PROTECT YOUR MOBILE LIFE:** Your mobile devices can be just as vulnerable to online threats as your laptops. In fact, tablets and cell phones face new risks, such as dangerous apps and links sent by text message. Be careful where you click, don't respond to messages from strangers, and only download apps from official app stores after reading other users' reviews first. Make sure that your security software is enabled on your all your devices.
7. **MOBILE DEPOSIT ENDORSEMENTS:** When depositing a check via mobile deposit, it is imperative to write "For FSB Mobile Deposit Only" on the back of your check in addition to your signature. Do not just check the mobile deposit box. This allows for a smoother processing of your deposit and decreases the likelihood of rejection of the check. If your mobile deposit is rejected, you will receive an email explaining why and how to resubmit.



Holiday Hours



November 11th - Veterans Day - CLOSED

November 25th - Thanksgiving - CLOSED

November 26th - OPEN NORMAL HOURS

December 24th - Christmas Eve - OPEN UNTIL NOON

December 25th - Christmas Day - CLOSED

December 31st - New Year's Eve - OPEN UNTIL NOON

January 1st, 2022 - New Year's Day - CLOSED

ARE YOU A VISUAL LEARNER?

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ON OUR WEBSITE.



Featuring Bill Pay, Account Updates, Deposits, Transfers and more!

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