



*Dear Neighbors,*

*While we cannot promise you a pot of gold this spring, we can promise that we are always here for you and your financial needs. We strive to provide the best customer service and offer a variety of banking options that fit your specific needs from in-person to digital banking.*

*We also try to make our presence known in our communities and giving back is a large part of who we are. In this issue, you will find several of our recent community donation projects. You will also find some handy tips when using our Wallet Watch service, ways to protect yourself from scams and much more.*

*And if you happen to find the leprechaun and his pot of gold at the end of the rainbow this spring, we have a place for your findings.*

*- The Farmers State Bank Staff*



## KANSAS WILDFIRE DONATIONS

The farming community has a long-standing tradition of helping each other out and our area farmers recently continued that tradition.

After devastating wildfires ripped through Kansas in December, many farmers in Western Kansas found themselves without the essential resources they needed for their livestock. A few of our area farmers from Wheaton and Onaga decided to step up and help out. They rounded up several other farmers and friends from surrounding counties who were willing to donate and sent multiple trailer loads of hay, cattle feed and fencing supplies to fellow farmers in Paradise, Kansas.

In addition to the donations that were delivered, area mechanics made sure that the semis and trucks were ready for the haul. We were proud to have offered assistance by contributing for the cost of fuel during the trip.

We extend a heartfelt thank you to everyone who volunteered or donated. We love seeing our small communities band together to help others out!



*Photograph contributed by: Joe Harder, Onaga Herald*

# CASH FOR TEACHER RECIPIENTS

Each year we award several grants to the Rock Creek and Onaga school districts. These grants are given to help assist teachers with innovative programs in their curriculum to enhance the learning of their students. CONGRATULATIONS to this school years recipients!



*Left: Jim Moore presents grant winner Jay Koupal (Rock Creek High School) with a check. Mr. Koupal's winning project was "Bass Blast (Contemporary Music Class Instruments)." The grant allowed Mr. Koupal to purchase additional instruments for his contemporary music class, which increases students hands-on learning.*

*Right: Sara Miller (Rock Creek High School) is presented a check by Jim Moore for her winning grant project "Spanish Library." The grant allowed Ms. Miller to purchase both fiction and nonfiction books at different Spanish levels. This helps students expand their Spanish vocabulary, incorporating more words into wider usage.*



*Left: Jayne Jepson presents grant winner Justine Sperber (Onaga Elementary School) with her check. Her winning project was "STEAM and Robotics Exploration." STEAM stands for 'Science, Technology, Engineering, Arts, and Mathematics.' The project exposes students to different ways of learning and builds their problem solving skills with critical thinking skills.*

*Right: Grant winner Sandy Anderson (Westmoreland Elementary) is presented a check by Jim Moore for her project "Multisensory Learning Project Resources." Ms. Anderson states "a multisensory approach is scientifically proven to help students learn faster and retain longer while having fun." The resource materials can be utilized by the entire elementary school.*



*Left: Jim Moore presents Dani Evans and Megan Todd (Rock Creek Middle School) with a check for their winning grant project "Mustang Mission (Essential Needs Closet)." The Middle School Sunshine Club created the Mustang Mission to create a safe place for students to shop for essential needs in a safe environment. The Mustang Mission teaches students empathy and self-reflection. This grant is to help purchase organizational tools for the items received through fundraising.*

## TECH TIPS

*If you think your computer is running slow, it could be a sign that your computer is infected with a virus. Make sure you have an anti-virus program installed and run a manual scan if you think there could be an issue. We suggest that you do not use McAfee or Norton. McAfee potentially has ad-based malware and Norton recently added crypto mining software to its anti-virus program, which means your computer could be used to mine cryptocurrency. Avast or Malwarebytes are two other anti-virus programs that could be used instead. You should also check your installed programs and look for any recently installed programs you might not have installed.*



# THUMBS UP FOR WALLET WATCH

*Written by Kaylene Plummer, Data Operations Officer*

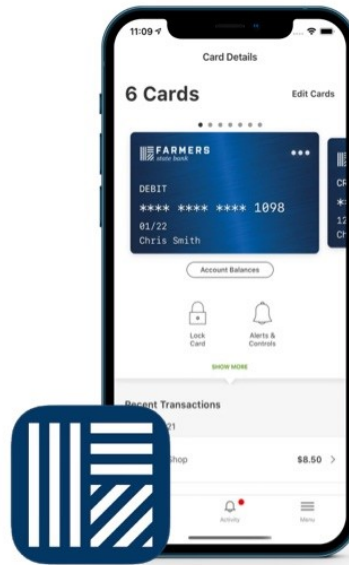
Last December, I took a road trip to Branson with a friend. There was a flurry of items that needed accomplished before leaving for this trip and in the hustle and bustle of it all I forgot to put a “travel exemption” on my debit card. As many of you have experienced, our fraud department monitors usage of debit cards and if it is out of the “norm” of our usual spending habits, the fraud department will contact the card holder. In this case, it could have been me.

Fortunately, I have “WALLET WATCH” installed on my phone. While traveling down the road, I simply logged into the WALLET WATCH app (no, I was not driving at the time), clicked the “Travel Plan” button and inserted the dates I would be traveling, as well as the areas my card may be used. It took me a total of five minutes to complete this task. Meanwhile, my friend gave her bank a call to alert them and was transferred from person to person, and it took her about 15 minutes to accomplish the same thing.

WALLET WATCH also allows you to close your card if you happen to lose track of it, set up regions where your card can be used, establish types of transactions that can be made with the card (amazing opportunity for parents to curb spending for teenagers!) and create alerts for when the card is used.

The WALLET WATCH feature can also be used by accessing your Mobile Banking app, and choosing the option “CARDS” under the “Quick Links” tab at the bottom of the page.

If you are as busy as the rest of us, I highly recommend installing WALLET WATCH from Farmers State Bank and let the app take a load of the worry off your shoulders.



## DATE REMINDERS

Don't forget to mark your calendar with these important upcoming dates:

- ♦ *March 13th - Daylight Savings. Turn your clocks forward one hour.*
- ♦ *March 17th - St. Patrick's Day. Wear green for luck!*
- ♦ *April 2nd - Shred Day in Onaga. Bring your confidential papers to be shredded for free.*
- ♦ *April 17th - Easter. He is Risen!*
- ♦ *April 18th - Tax Day. This is also the last day for IRA Contributions for 2021.*

## EMPLOYEE SPOTLIGHTS



### Brian Scroggs

Our newest behind-the-scenes employee is Brian Scroggs. Brian has been working hard in our IT Department keeping us up to date on the latest technology and computer safety systems.

Brian originally grew up in Las Vegas, Nevada, but moved to Kansas and now lives in Manhattan. He is a graduate of Manhattan Area Technical College.

Brian has a four-year-old daughter named Arden. He enjoys listening to his vinyl records collection and is also very artistic and enjoys painting and drawing when his daughter isn't keeping him busy!



### Shelby Lagerquist

There is a new face at our Manhattan branch. Shelby Lagerquist is our newest Customer Service Representative.

Shelby currently resides in Wamego, where she grew up and graduated from Wamego High

School. After high school, Shelby attended Kansas State University and graduated with a bachelor's degree in Business Management.

Shelby loves to go on new adventures and spend time with her family, especially her husband, Jonathan, and two-year-old daughter, Brooklyn. If you are in the Manhattan area, stop by and say hi to Shelby!

# FROM OUR KITCHEN TO YOURS

## WHITE CHOCOLATE CHIP COOKIES

Contributed by: Jesse Anderson  
Assistant Cashier & Loan Secretary, Manhattan

### Ingredients:

1 stick (1/2 cup) butter, room temperature  
1/2 cup brown sugar  
1/4 cup white sugar  
2 teaspoon vanilla  
1 large egg, room temperature  
1 1/2 cups all-purpose flour  
1/2 teaspoon baking soda  
1 cup white chocolate chips



Preheat oven to 350°F. In a large mixing bowl, add the butter and sugars. Beat using an electric mixer on medium speed for a minute or two until smooth and creamy. Add egg and vanilla. Beat until combined, scraping down sides of bowl. Add flour and baking soda. Beat just until a soft cookie dough forms. Stir in white chocolate chips. Scoop out cookie dough into small balls and place on baking tray leaving room for cookies to spread. Bake for 10-11 minutes or until golden brown on edges. While cookies are still warm, add a few extra chips on top. Let cool for 5 minutes before transferring to wire rack to cool completely.

## CREAMY TOMATO & SPINACH PASTA

Contributed by: Nicole Rudzinski  
Loan Processor, Manhattan

### Ingredients:

1/2 pound penne pasta  
1 tablespoon of olive oil  
1 yellow onion, diced  
2 cloves of garlic  
1 (15 ounce) can of diced tomatoes  
1/2 teaspoon of oregano  
1/2 teaspoon of basil  
1/2 teaspoon of salt  
A dash of crushed red pepper  
2 tablespoons tomato paste  
1/2 cup of half and half  
2 ounces cream cheese  
1/4 cup grated parmesan  
4 ounces fresh spinach  
Salt and pepper to taste

Cook pasta to packaging directions and set aside. While the pasta is cooking, dice the onion and mince the garlic. Add onion and olive oil to a large skillet over medium heat and cook until onions are soft (3-5 minutes). Add garlic and cook for an additional 2 minutes. Add the diced tomatoes and spices. Stir to combine. Add the tomato paste and half and half. Stir until the tomato paste is fully combined with the sauce. Turn the heat to low. Add the cream cheese, stirring until fully melted and the sauce is creamy. Add parmesan cheese and stir until melted. Lastly, add the fresh spinach and gently stir until the leaves have wilted, about 2-3 minutes. Add pasta into the sauce and season with salt and pepper to taste.

“ My husband and I love to pair this with baked chicken or Italian sausage for a quick week night dinner. -Nicole ”

# BLUE JEANS FUND DONATIONS

Wearing blue jeans to work comes at a price, but the reward is worth it! Not only do we get the opportunity to enjoy working in blue jeans, but donations are raised and given back to our local communities.

Within the last few months, we donated just under \$3,000 to six local charities and organizations from the bank's Blue Jeans Fund. The donations were raised by those of us who chose to wear blue jeans to work on Fridays and made a weekly donation of five dollars since June 2021. Donations have been made to the Rock Creek Student Closet, Westmoreland Elementary School Emergency Fund, USD #323 Christmas Bureau, USD #322 Caring Closet, City of Onaga Basketball Court, and USD #383 FIT Closet.

We are continuing to wear blue jeans on Fridays this year, so the next time you see us enjoying “Blue Jean Friday” remember it's all for a good cause!



Left: Chase Sperber presents Jerod Henneberg a check for the City of Onaga Basketball Court upgrades.

Right: Manhattan employees with essential needs items for donation to the USD #383 FIT Closet.



Left: Roxie Zoeller presents Scott Harshbarger a check for the Westmoreland Elementary Emergency Fund.

Right: Chase Sperber presents a check to Juley Kolterman for the USD #322 Caring Closet.



Left: Roxie Zoeller presents Taylor Miniham and Kaitlin Albert a check for the Rock Creek Student Closet.





## DON'T FALL FOR IT!

With an increase of scams in our communities, we continue to see innocent individuals become victims. We try to prevent this by asking questions about your transactions, such as where are you sending money or why are you taking a large amount of cash. We are not trying to be nosey, but rather trying to make sure you are not becoming a victim of a scam that you will later regret.

There are many types of scams, and one that we are seeing frequently is the phone scam.

A very popular phone scam is the imposter scam where someone pretends to be someone you trust, like a government agency such as the IRS or Social Security Administration, or someone claiming there is a problem with your phone or computer and they can fix it.

While phone scams come in many forms, they all end with the scammer asking you to pay certain ways, making promises and/or threats or asking for access to your phone or device to assist you with a problem. Scammers will ask you to pay them in ways that they know are difficult for you to get your money back. Payment forms could include putting money on a gift card or multiple gift cards in certain increments, wiring money or using a money transfer app.

Here are some ways to help prevent yourself from being a victim of a phone scam:

1. Hang up! If you don't feel right about the phone call, just hang up and do not answer again.
2. Do not let anyone into your phone unless you know who they are.
3. Do not give out personal information, such as credit or debit card numbers, bank account information or Social Security numbers, over the phone.
4. Do not trust caller ID. Scammers can create fake phone numbers and fake caller identities.
5. The IRS will not contact you by phone and will not ask for your credit or debit card numbers or demand immediate payment.
6. Add your number to the National Do Not Call Registry at <https://www.donotcall.gov>. This will help eliminate some unwanted sales calls.
7. Consider signing up for call blocking or call labeling technology. Call blocking allows you to block incoming calls from specific phone numbers and call labeling allows you the opportunity to decide if you want to accept calls.



# PROTECT YOURSELF

from

# SCAMS

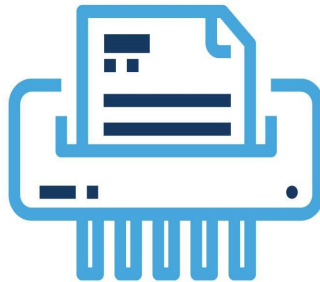
LEARN MORE AT [BANKWITHFARMERS.COM/RESOURCES](https://BANKWITHFARMERS.COM/RESOURCES)

# COMMUNITY SHRED EVENT

Please join us for a FREE  
Shred Day at our Onaga  
location.

Only personal or  
household materials will  
be accepted - no business  
materials.

Limit of five boxes or bags  
per household.



**ONAGA**  
Saturday, April 2  
9 AM–11 AM

**BANK** *with* **FARMERS.COM**



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