

Dear Neighbor:

As we celebrate Jean Venneberg's accomplishments, which you will read about below, it made me pause to think a bit philosophically about a few other things. I celebrated another birthday while my two sons, their wives, and five grandkids were home over the 4th of July holiday. We take a lot for granted in this country. We live, even thrive, with changes as we continue to be "lifelong learners." The years seem to pass more quickly as I get older. I think more about living life in balance, saving enough for the future, while giving away what I can and helping others in our communities and the world.

You will notice several articles in this newsletter where FSB practices the philosophy of giving back. Community and church events have changed with COVID, but they are beginning to happen again. Students are in school, graduating, and moving on with their lives still ahead of them. We have new employees and new babies. The Rezac's, an area farm family, are celebrating an achievement award, the result of dedication, hard work, and good financial decisions. I hope you will take a few minutes to count your blessings, reflect on where you have been and where you want to go - and then look forward to see where you can help others along the way. Here's hoping for a great second half of summer for all of us!



JEAN'S 50TH WORK ANNIVERSARY

Fifty years in the same business, same town, and the same building is quite an accomplishment!

That is exactly why we celebrated Jean Venneberg with an open house at our Onaga location on June 3rd. We also awarded her the prestigious Kansas Bankers Association 50 Year Award.

Jean started working in the banking industry in June of 1972 in Onaga. She has been through at least four bank name changes, held numerous job duties and titles, and seen everything go from paper to computer. When Jean first started working in the banking industry, she filed paper checks and processed transactions. Today she is an assistant vice president and handles anything customer service related.

The most memorable part of working at the bank for 50 years has been the people. Jean said, "I have really enjoyed the many people I have met and worked with here. I have so many fond memories of people who have taught me so much, both about banking and more importantly about living."



Jean's high school senior picture.



Steve Ebert, Jim Moore, and Jayne Jepson presented Jean Venneberg with her 50 Year Award plaque on June 3rd.

SUMMER TIME IS HERE!

Summer is here and whether you are traveling, going to school, hanging out at the pool, or even working, you can count on FSB being right there for you.

That's right! Even though we won't be there physically, we will be there through the variety of services we offer. We want to make sure you never have to worry about your money and you have access to your accounts any time, any day.

Here are a few of the services we offer that we hope you will take advantage of if you haven't already!

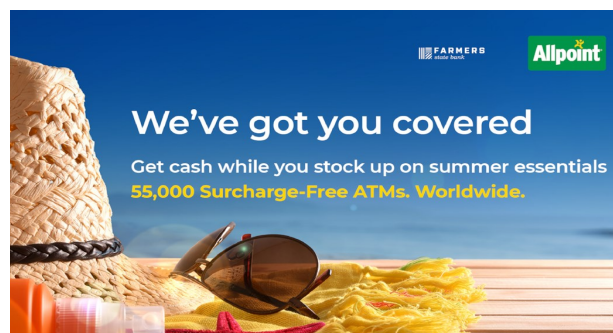
MOBILE BANKING - You can check account balances, look at transaction history, transfer money between accounts, and pay bills. You can even deposit checks without coming to the bank - contact us to see if you are eligible for mobile deposit.

CARD SERVICES - Many of our card services are found within our mobile app. You can set up alerts and receive transaction notifications, set controls on where, when, and how your card is used, add travel plans, set up fraud alerts, report lost or stolen debit cards, set up spending limits, and easily add cards to your mobile wallet. In the *Card on File* menu, you will find merchant contact information and easily locate which merchants have your card information stored and see if recurring payments are setup. The *Spend Insights* menu lets you view how your card is being used. This is a great tool for budgeting, as it summarizes into charts what, when, and where you are using your card. Apple Pay, Google Pay, and

Samsung Pay can also be set up via our app.

E-STATEMENTS - You can do away with all those paper statements and have them sent directly to you just by signing up for e-statements. Visit online banking to sign up today.

FSB ATMs/ALLPOINT ATMs - If you cannot make it to one of our local FSB ATMs, find an Allpoint ATM - download the app or visit www.allpointnetwork.com. Being a part of the Allpoint Network allows you to withdrawal cash at Allpoint ATMs all around the world without being charged a fee!



If you are traveling, remember to add a travel alert to your debit card through the mobile app or by calling one of our locations with the dates you are traveling and destination. If our fraud department suspects something suspicious, you might receive a text notification or phone call.

So wherever you go this summer - ENJOY IT - and remember you can always take us with you, even if it's only digitally!

DID YOU KNOW?

True or False: You should open and review your monthly bank statement when you receive it?



TRUE! It is a good habit to check your accounts on a regular basis, however, if you are unable to do so, you should at least check your monthly bank statement.

This is the best way to catch and stop unauthorized transactions. Any unauthorized transactions on your account must be reported within 60 days of the date the statement is issued to you. This includes paper and e-statements. If you don't report it, you may end up being liable for unauthorized transactions.

INDUSTRY NEWS

Check Scams

Scamming customers out of their money continues to be a big market for fraudsters. They are constantly looking for new ways to scam people and exploit current events. Common ways to scam include phone calls, e-mail and text messages, social media requests, and the good ol' check.

Fake check scams involve an individual receiving a check to pay for employment expenses, supplies, secret shopper duties, etc. **Overpayment check scams** involve an individual receiving a check with extra funds included and are asked to return the extra funds, possibly by a wire transfer or gift card purchases. In both instances, whether the check was expected or not, the checks are deposited and the individual spends the funds. Meanwhile, the check is returned as fraud and the individual is left with the loss.

If you are ever unsure whether a check, or any form of payment, is fraudulent, please contact us. You can also visit our website at <https://bankwithfarmers.com/resources/> for more information on the various scam types and how to protect yourself from scams!





COMMUNITY INVOLVEMENT

FLINT HILLS HOME SHOW

The Flint Hills Home Show was held March 2nd and March 3rd at the National Guard Armory in Manhattan. About 2,000 people attended the event. Several people stopped by our booth and visited about home loans, construction loans, and other FSB products and services.



COMMUNITY SHRED EVENT

Even though it was a windy and chilly morning, we had a great turnout for our annual Community Shred Event. It was held on April 2nd behind the Onaga bank. Twenty-two people came by and Underground Vaults & Storage shredded approximately 1,600 pounds of sensitive information.

FARM RESCUE

Farm Rescue is a nonprofit organization that has a mission of helping farm and ranch families who have experienced a major injury, illness, or natural disaster. They provide the necessary equipment and free manpower for planting, haying and harvesting crops. They also offer assistance for feeding livestock. Most families who have experienced a major crises and rely on farming or ranching for their livelihood have been able to maintain their operations with the help of Farm Rescue.

Visit FarmRescue.org or contact Lynne Hinrichsen at (515)601-2891 or lynne@farmrescue.org if you want to become a volunteer, make a monetary donation, or know someone who might benefit from the Farm Rescue services.



BIF COMMERCIAL PRODUCER OF THE YEAR

The annual Beef Improvement Federation (BIF) Commercial Producer of the Year award was presented to an area cattle operation on June 2nd at BIF's 54th Annual Symposium and Convention in Las Cruces, New Mexico.

Rezac Land & Livestock was recognized for their dedication to improving the beef industry at the commercial level with their cow-calf operation.

Rezac Land & Livestock, which is located south of Onaga, on the northern edge of the Flint Hills, was founded by Don and Barbara Rezac. In 1986, their sons, Jay and Lance, formed a partnership with 125 cows and a couple hundred head of feeder cattle. Today the operation includes six partners and is a family affair.



Pictured from left: 2022 BIF President Matt Perrier with Russell, Tiffany, Stacy, and Jay Rezac.

The Rezacs operate a diversified crop and cattle operation, with the cattle operation being their main focus. The cattle operation consists of 900 Simmental and Angus bred spring-calving cows. Once the calves are weaned, they are either sold or shipped to a commercial feed yard or finished in the family-owned feed yard. The cows graze on native grass, stalks, and cover crops year-round. By following a strict grazing management plan, the Rezacs can maintain their cows with limited supplementation, while keeping their natural resources in excellent condition.

They also purchase, feed, and sell about 5,500 calves each year for their stocker and backgrounding operation with the majority being sold as feeder cattle.

The Rezac family is actively involved in the Onaga community and agricultural organizations. We appreciate their dedication to the cattle industry and congratulate them on this award!

EMPLOYEE SPOTLIGHT

Spencer Jacobs

Spencer Jacobs is a new ag loan officer at our Westmoreland and Onaga locations.

Spencer grew up in Holton, KS, and graduated from Kansas State University with a degree in Animal Sciences and Industry. Before coming to FSB, he was a donor cow herdsman at Cross Country Genetics. Spencer and his wife, Jenny, along with their three children, live west of Westmoreland. They enjoy watching KSU games, fishing, and attending the kids' soccer and t-ball games. Spencer serves on the Kansas Beef Council Executive Committee. He also keeps busy with his small registered angus herd, which serves as a cooperator herd for Gardiner Angus Ranch in Ashland, KS.

Joel Kennedy

Joel Kennedy is our summer intern at the Westmoreland location and his co-workers love his funny personality!

Joel lives in Soldier, KS, where he grew up on the family farm raising cattle. He graduated from Jackson Heights High School and attended Southeast Community College in Beatrice, NE. He is currently pursuing his associate's degree in Agriculture Management & Production with an emphasis in Agribusiness. Joel will be learning all areas of the banking industry this summer before he starts college in the fall at Kansas State University where he will pursue a bachelor degree in Agribusiness. Joel enjoys working with cattle and spending time with his girlfriend and two labs.



WELCOME TO THE FSB FAMILY!

Our FSB Family is growing! Take a peek at the newest arrivals.



SUTTON GARY

Parents: Chase & Justine Sperber
Born: 04/16/22, 11:55am
7lbs, 4oz | 19 inches

Chase says big brother, Jaxson, and big sister, Eva, love Sutton very much. They both claim him as "MY Sutton!"



VERA RENEE

Parents: Alan & Amy Engelken
Born: 05/06/22, 4:31pm
7lbs, 11oz | 20 inches

Alan says big brother, Wayne, is still excited about having a baby sister. He's not sure about holding her but likes watching her.

Fun Summer Facts

Summer comes from the Old English word *summor*, which means the hot season of the year.

President Ronald Reagan designated July as National Ice Cream Month in 1984! National Ice Cream Day this year was Sunday, July 17th.

The dog days of summer are from July 3rd to August 11th. They are named after Sirius, the Dog Star in the Canis Major constellation. The dog days indicated the hottest time of the year and brought drought and other troubles to the Greeks and Romans.

The Eiffel Tower grows in the summer by about six inches. The iron expands because of the hot temperatures.

Upcoming EVENTS

July 21-25, 2002

Riley County Fair - Fairgrounds at CICO Park, Manhattan

July 23, 2022

Westy Wagon Wheel Car Show & BBQ - Westmoreland

August 3-7, 2022

Pottawatomie County Fair - Onaga Fairgrounds

August 6, 2022

Farmers State Bank Fair Games

Turtle Race Starts at 3:30pm



TECH CORNER

Public Wi-Fi Use

Wi-Fi hotspots in airports, hotels, restaurants, coffee shops, libraries, and other public places are convenient, but are usually not secure. Using an unsecure Wi-Fi network could allow someone else to see the information you are sending and could open up the possibility of your identity being stolen or you being scammed.

While you can keep your home wireless network secure with strong router passwords, limiting device access and firewalls, you can't do that with public Wi-Fi. However, you can still try to keep your data secure with some of the following tips.

- ⇒ Do not access your personal or financial information on public Wi-Fi.
- ⇒ Set your settings to not automatically connect to Wi-Fi.
- ⇒ Consider using a virtual private network (VPN) app that offers encryption.
- ⇒ Keep your browser and software up-to-date.
- ⇒ Use your mobile data to ensure that you are not connected to a network with other users.

MOBILE SECURITY TIPS

Having technology at your fingertips is great, but there are potential threats that come with that technology. Below are a few tips that can protect your mobile devices and yourself.

- * **Use strong passwords.** Use passwords that are difficult for someone to guess. Use different passwords for different devices. Do not allow your device to remember passwords.
- * **Keep software up-to-date.** Install updates for apps and your device when they are available. Keeping software updated helps prevent attackers from being able to take advantage of device vulnerabilities.
- * **Guard your device.** Never leave your device unattended in a public place and lock it when it is not in use.
- * **Know your apps.** Be sure you understand the details of an app before you download and install it. Some apps request access to your location and personal information. Delete apps that you do not use frequently.
- * **Set up alert notifications.** Set up alerts to notify you about account transactions.

FSB SCHOLARSHIP RECIPIENTS

Congratulations to Gavin Strunk and Bryce Disberger who were the recipients of this year's Farmers State Business Scholarship!

We wish them both the best of luck as they begin their journey after high school.



Photo Credit: Rock Creek Counselor's Corner

DREAMING OF A SUMMER VACATION?

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a personal loan is right for you.



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