

Dear Neighbor:

The leaves are falling and the temperatures are dropping, so we can put those hot, dry summer months behind us. However, those months brought lots of community involvement and fun for our staff. We participated in many community events and held several tailgate parties, which you can read about in this Neighbor to Neighbor issue.

Finally, we will once again be hosting our Holiday Open House in December and invite you to stop by for some cookies, drinks, and a good old-fashioned visit. We will also have modified hours during the holidays and have included our holiday schedule on the back page.

We are so thankful to have you as our valued customer and wish you a happy and joyous holiday season!

~The Farmers State Bank Staff~

CHIEFS TAILGATE AND WATCH PARTY

The wind blew and the Chiefs lost, but that did not stop family and friends from having a great day at our Chiefs Tailgate and Watch Party.

About 200 attendees joined staff members at the Onaga Fairgrounds on Sunday, September 25th to watch the Chiefs vs. Colts football game on big screens. Those in attendance also enjoyed getting autographs and posing for pictures with KC Wolf, playing corn hole games, running drills with area high school football players, climbing and jumping on the inflatable bouncy houses, and enjoying great food and drinks.

We gave out footballs, koozies, and sunglasses and everyone was entered for a chance to win prizes. Three tickets to the Chiefs vs. Titans game, donated by Rodney and Ginger Tucker, a FSB/Chiefs cornhole game, made by Jerod Henneberg, and two stainless steel tumblers were awarded, as well as a Chiefs youth football and an autographed KC Wolf stuffed animal.

Thank you to everyone who attended and who made this event a big success! (More pictures on Page 2)





BBQS! GAMES! PARADES! TAILGATE PARTIES!

We kicked off summer at the Westy Wagon Wheel Car Show & BBQ on July 23rd. We had a cooling station set up in the drive-thru and offered bottled water and freebies that people could pick up.

Two weeks later, we hosted the Pottawatomie County Fair games on Saturday, August 6th and were excited to place in the parade with our “Your Team Ropin’ Partner” float on Sunday. We placed 2nd in the adult division.

Our annual kickoff tailgate parties were held during the month of September. Approximately 280 people attended the Onaga tailgate party and over 300 attended the Rock Creek tailgate party. We served pulled pork sandwiches, baked beans, chips, and cookies. We also gave out multi-colored sunglasses and footballs for fans to take with them and show their school spirit.



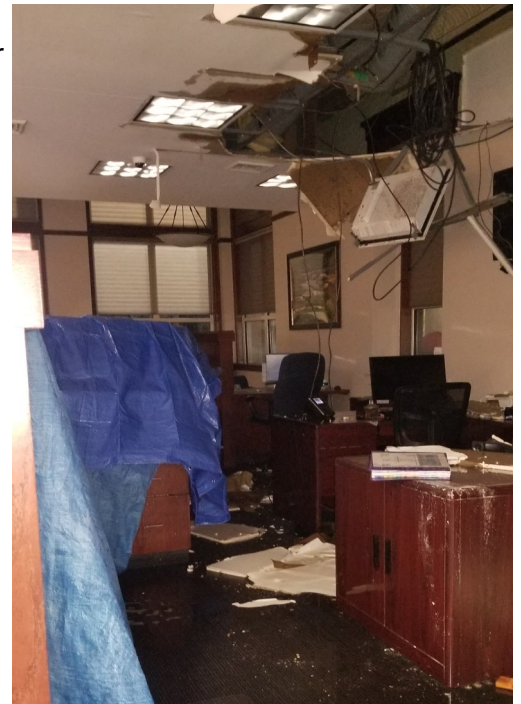
WATER DAMAGE AT THE ONAGA BRANCH

On Friday, June 10th at 2:06am, employees of the Onaga branch were alerted to the emergency alarm system sounding. Police were dispatched and arrived at the scene along with employees to discover a major water leak coming from the second floor of the building. The water leak, which was caused by a broken plumbing pipe, was bad enough to cause the ceiling of the first floor to collapse over the teller area in the front lobby.

A few employees and their husbands worked throughout the night picking up drywall debris and sopping up water with shop vacs, mops, towels, and buckets. The lobby was not open to customers that day, but the Onaga staff was able to process transactions through the drive-thru window and loan operations in the office area.

The lobby remained closed while contractors worked to rebuild the interior. New drywall was installed, along with new carpet and energy-efficient LED lights. Several pieces of furniture and electronics had to be replaced as well.

The lobby officially reopened on July 11th. We appreciate our customers cooperating with us during this difficult time.



EMPLOYEE SPOTLIGHT

Kim Cardella

Kim Cardella is the newest customer service representative at our Manhattan location.

Kim started working for the bank back in June and is definitely no stranger to the area. She grew up in Manhattan and graduated from Kansas State University with a bachelor's degree in accounting. She has worked at Farm Bureau Mutual and was the Director of Accounting for McCullough Development for 19 years.

In her spare time, Kim likes to hang out with her family and friends, including her daughter, Whisper. She also likes to watch Hallmark movies, take naps with her four kittens, and follow her husband, Dino, to the racetrack.

Kim said she enjoys working with the public again, so we hope you stop by and say hi to Kim.



WELCOME TO THE FSB FAMILY!

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



GRAYSON LEE

Parents: Shelby Winiiecki and Reilly Ousdahl

**Born: 09/06/22, 10:08pm
8lbs, 5oz | 20.5 inches**

Grayson loves to cuddle and enjoys tummy time!



FROM OUR KITCHEN TO YOURS

TURKEY NORMANDY

Contributed by: Diane Ebert
Wife of Steve Ebert, Westmoreland

Mix together:

herb seasoned stuffing mix (at least 16oz.)

2 sticks margarine, melted

2 cups water

Spoon this mixture evenly over the bottom of two 9x13 pans sprayed with PAM. Do not pack it down.

Mix together:

diced turkey (approx. 5 cups)

1 cup chopped onion

1 cup chopped celery

1 cup mayonnaise

1 tsp. salt

Spread mixture evenly over the stuffing layer.

Slightly beat 4 eggs. Mix in 3 cups milk. Pour combined eggs and milk over the other two layers.

Spread 2 cans of undiluted cream of chicken soup over the top.

Cover with plastic wrap and refrigerate overnight.

Bake at 325° for 1 to 1 1/2 hours.

Reserve grated cheese (2 cups) for last 10 minutes of baking. Casserole is done when the center is "set" and bottom crust is browned.

CREAM CHEESE CHICKEN CHILI

Contributed by: Debbie Bylkas
AVP/Loan Officer, Manhattan

Ingredients:

2 chicken breasts (frozen is fine)

1 (15 oz.) can black beans, drained and rinsed

1 (15 1/4 oz.) can corn, undrained

1 (14 oz.) can diced tomatoes, undrained

1 Hidden Valley Ranch Dressing Mix

1 tsp. cumin

1 Tbsp. chili powder

1 tsp. onion powder

.5 (8 oz.) package light cream cheese, cut in chunks

Place chicken on the bottom of a slow cooker, then cover with the canned vegetables.

Top with seasonings and ranch mix.

Stir together.

Cover with lid and cook on low for 6 to 8 hours.

Use two forks to shred chicken and add chunked cream cheese on top.

Stir cream cheese into chili.

Cook for an additional 30 minutes.

FRITO CANDY

Contributed by: Jesse Anderson
Loan Secretary, Manhattan

Ingredients:

1 (10.5 oz.) bag of Fritos

2 cups Rice Chex Cereal

2 cups Pretzel twists

1 1/2 cup nuts

1 cup mini M&Ms

1 cup light brown sugar, packed

1/2 cup butter

1/2 cup light corn syrup

Preheat oven to 350°. In a large bowl, combine Fritos, Chex, Pretzels, and nuts. Set aside.

In a small saucepan, melt sugar, butter, and corn syrup over medium heat. Let mixture come to a boil and then boil for 4 minutes without stirring. Remove from heat and pour over Frito mixture, stirring to coat evenly. Transfer mix to a large roasting pan and bake for 8 minutes. Remove to stir and bake for an additional 8 minutes. When done baking, lay it out on a counter or pan and let cool completely breaking large clumps. Sprinkle M&Ms on top when the mixture is warm but not hot, so the M&Ms stick to the caramel. Store in an airtight container for up to a week.

PUMPKIN CAKE

Contributed by: Jamie Lienemann-Stockman
AVP/Compliance Assistant

Ingredients:

1 box spice cake mix

1 can pumpkin

2 eggs

Beat well and spread in greased 9x13 pan. Bake at 350° for 30 minutes. Ice with cream cheese frosting. Sprinkle nuts on top.

SWEET POTATO CASSEROLE

Contributed by: Jenna Alphas
Customer Service Rep, Onaga

Ingredients:

1 can (40 oz.) Bruce's Cut Yams, drained

1/2 cup brown sugar

1 egg, beaten

1/4 tsp. salt

4 Tbsp. butter, melted

1/2 tsp. cinnamon

1 bag (16 oz.) mini marshmallows

Butter one-quart baking dish. Heat over to 350°. Mash yams in large mixing bowl. Add brown sugar, egg, salt, butter, and cinnamon. Mix well.

Place half of the mixture in baking dish. Top with a layer of marshmallows. Add remaining mixture on top and bake for 30 minutes. Remove from oven and top with another layer of marshmallows. Bake until lightly browned.

HOLIDAY HOURS AND HOLIDAY OPEN HOUSE

Holiday Hours

SATURDAY, Dec 24TH CLOSED
MONDAY, Dec 26TH CLOSED
FRIDAY, Dec 30TH OPEN UNTIL NOON
YEAR END CUT OFF
SATURDAY, Dec 31ST CLOSED
MONDAY, Jan 2ND CLOSED

WE WOULD LIKE TO INVITE YOU TO
OUR ANNUAL OPEN HOUSE FOR
WASSAIL, COFFEE AND TREATS

Open House

WESTMORELAND MANHATTAN ONAGA
December 21st — 23rd December 23rd



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