



Volume 21—Issue 2



Dear Neighbor:

As we continue to celebrate the bank’s **125th anniversary**, we want to invite each of you to stop by one of our three locations on Friday, June 23rd, as we will be having cake receptions. You can also enter a drawing to win \$125 in cash!

We are also partnering with our area grocery stores in giving out reusable grocery bags. You may stop by our locations, the Westmoreland Hometown Market, or the Onaga Country Market to pick up your bags during the week of June 19th.

We hope you have a safe and fun summer!

~The Farmers State Bank Staff

CELEBRATING 125 YEARS - THE NEXT 50! May 1948 - April 1998

The Bank started offering savings accounts on April 7, 1959. In 1969, the old post office building, which was next to the current bank building, was purchased. This expansion allowed for more office space.

Edward C. Moore became president of the Bank in 1970 and in 1976, James E. Moore (Jim), returned home from the military to work with his dad and eventually became president in 1996.

In 1979, the Bank upgraded to computer processing and built the data processing room and drive-thru. A director’s room, employee break room, and garage were built in 1994. Two years later, a bank ATM was installed at BB’s Handikorner, which is now the current location of Short Stop.

As the Bank continued to grow, additional office space was added in the late 1990s.



Correction: In the March 2023 newsletter, it was incorrectly stated that Chris H. Moore moved to Westmoreland in 1926. He moved in 1909.



TRAVELING? WE'VE GOT YOU!

School is out and summer is here! We anticipate many of you will be heading to the ballfields and/or traveling on vacation, so we want to make sure you have access to your money and accounts any time, any day!

CARD SERVICES - Many of our card services are found within our Bank with Farmers 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. Apple Pay, Google Pay, and Samsung Pay can also be set up via our app.

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.

E-STATEMENTS - You don't have to worry about

your paper statements getting lost or stolen when you have them sent electronically. Sign up for e-statements by visiting our online banking website.

FSB ATMs/ALLPOINT ATMs - If you cannot make it to one of our local FSB ATMs, find an Allpoint ATM location by downloading the app or visiting allpointnetwork.com. Being a part of the Allpoint Network allows you to withdraw 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 also receive a text notification or phone call.

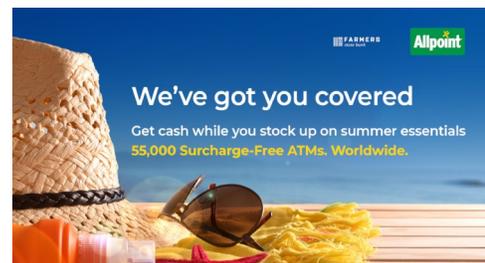


PHOTO CONTEST



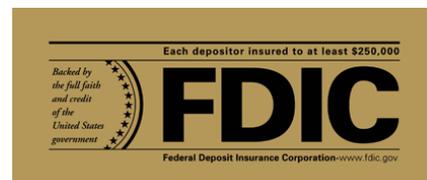
Get those cameras out and capture the beauty of our wonderful state for a chance to be featured in our 2024 calendar! Submit photos to photos@bankwithfarmers.com with your name, photo title, and location. A full set of rules can be found on our website.

FDIC INSURANCE

With the bank failures in the news earlier this year, we want to remind you that your money is safe and secure with us.

Since the creation of the FDIC in 1933, no depositor has ever lost a penny of an insured deposit. Your money is protected up to \$250,000 at any insured institution, however, additional coverage may be available depending on the account ownership category.

Please contact your attorney or visit the FDIC website at www.fdic.gov for more information. You can also visit edie.fdic.gov and calculate your insurance coverage amount using the FDIC's Electronic Deposit Insurance Estimator (EDIE).





COMMUNITY FUN

The annual Community Shred Event was held on Saturday, April 1st at the Manhattan branch.

Employees assisted 60 vehicles during the two-hour event. Nineteen bins were filled with confidential documents to shred, which equated to 3,800 pounds of shred!



A few employees and family members attended the 19th annual Bids for Bags Benefit on Friday, April 28th in Manhattan.

Proceeds from the benefit went to the Manhattan Emergency Shelter, which provides shelter and housing stabilization services for the homeless. A few employees even upgraded their accessory collection with some new purses.

FROM OUR KITCHEN TO YOURS

STRAWBERRY CHEESECAKE CAMPFIRE PIES

Contributed by: Tonya Priest, Assistant Cashier/CSR, Onaga

Ingredients:

- 2 slices white bread
- 1/4 c. strawberry pie filling
- 2 Tbsp. whipped cream cheese
- 1/2 tsp. powdered sugar
- spreadable butter

Butter one side of bread. Place butter side down in cast iron skillet. Mix cream cheese and powdered sugar and spread on bread. Spread pie filling on top of cream cheese. Butter another slice of bread and lay on top, butter side up. Place skillet over hot campfire and cook each side until toasted.

CUCUMBER SALAD

Contributed by: Jenna Alphas, Assistant Cashier/CSR, Onaga

Ingredients:

- 1 large cucumber, chopped
- 1/4 c. red onion, chopped
- handful of fresh dill, chopped
- 1 tsp. sugar
- 1/4 c. sour cream
- 1 Tbsp. lemon juice
- salt and pepper to taste

Mix all ingredients and chill for 20 minutes.

Can substitute fresh chives instead of fresh dill. Can also add tomatoes or other fresh garden produce.

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EMPLOYEE SPOTLIGHT

Kara Holle

Kara Holle is a data operations assistant and customer service representative at the Westmoreland location.

Kara was born in Liberal, attended the University of Northern Colorado, and is a two-time graduate of Kansas State University. She has a degree in criminal justice and a degree in social work.

She has worked as a licensed social worker, Mary Kay consultant, stay-at-home mom, licensed real estate agent, and director of events.

Kara lives in Wamego and enjoys being around water, walking, playing cards and board games, doing home projects, and spending time with her sons, Seth and Ethan.

Kara has worked in customer service for many years and enjoys helping others and looks forward to helping you!



Congratulations

Congratulations to Dalton Whitworth and Claire Matzke who are the recipients of this year's Farmers State Bank Business Scholarships!

Dalton plans to attend Bethany College and major in business. He is the son of Amber Krohn and Wayne Whitworth. Claire plans to attend Kansas State University and major in business. She is the daughter of Marcie and Brent Matzke.

We wish them both the best of luck as they continue their education at college!

INDUSTRY NEWS

Check Fraud

The art of scamming people continues to grow and the good old method of check fraud is making a comeback.

Stealing customer information and creating counterfeit checks is still common, but criminals are also stealing checks from roadside mailboxes and the blue Post Office collection boxes and washing them.

Check washing is a fraudulent crime that involves erasing details from a check and rewriting it. Chemicals, like acetone, can erase the payee name or check amount, leaving the valid signature in tact. Once the check is dry, a new payee name and/or larger dollar amount is written and the check is cashed.

While there is no way to completely eliminate check fraud, there are a few ways to prevent yourself from being a victim. Pay your bills online, deliver check payments to the post office, don't let your mail sit in your mailbox, and always monitor your bank account.

You may also receive a call from us if someone is cashing a check on your account. This is just one more way we are trying to protect you and your money.

Upcoming EVENTS

June 23, 2023

FSB's Anniversary Cake Reception

Please join us in celebrating our 125th anniversary. Stop by any of our locations during lobby hours and enjoy some cake and conversation.

July 4, 2023

Bank Closed for Independence Day

We wish each of you a happy 4th of July holiday!

July 27-31, 2023

Riley County Fair

Riley County Fairgrounds at CICO Park, Manhattan

August 2-6, 2023

Pottawatomie County Fair

Onaga Fairgrounds

Please join us for the fair games on Saturday.

BOOKS & BUCKS CHECKING ACCOUNT

Report Cards Due

If your child had a Books & Bucks Checking Account this past semester and earned a GPA of 3.5 or higher, it's time for them to be rewarded.

Provide us with a copy of their semester report card by Saturday, July 15th to earn the \$25 reward.

Don't worry if they missed out this semester.

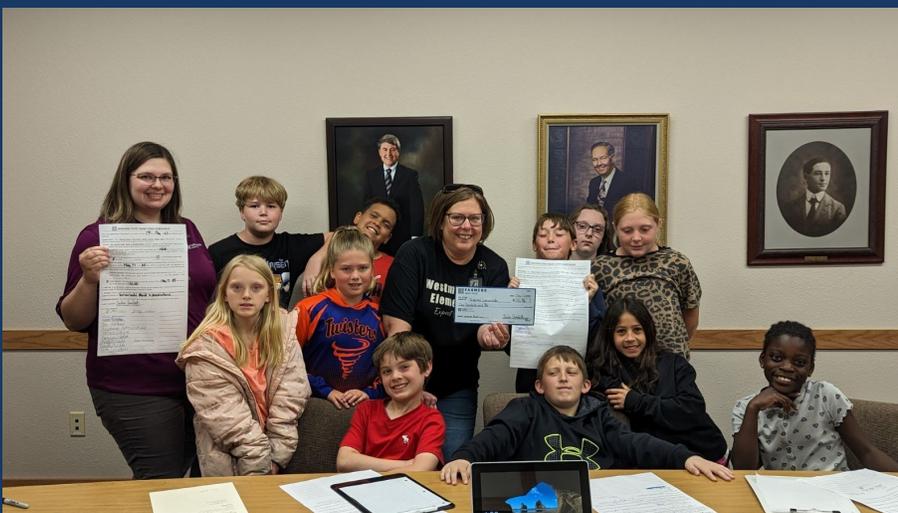
They can stop by one of our locations and open an account before school starts again, as long as they are a current student between the ages of 12 and 18.



LITTLE ENTREPRENEURS

Students from Mrs. Nelson's 4th grade class at Westmoreland Elementary recently visited with Loan Officer Chelsie Eisenbarth about getting a mock loan to open a lemonade stand.

The accounting/finance and design teams met with Chelsie and talked about the proper way to complete the customer loan application, what the interest rate would be, how a late fee could incur, what the collateral was, and how to repay the loan when it matures. After each student signed the loan document, Chelsie presented the Business Manager, Mrs. Nelson, with the loan proceeds in the amount of \$100.



“The kids asked many great questions when getting their loan. It was fun to see them work hard to succeed at their business and pay their loan back!”

~Chelsie Eisenbarth

125th
1898-2023

ANNIVERSARY



YOU'RE INVITED! Cake Reception

Join us in celebrating our 125th anniversary.

Friday, June 23 | During Lobby Hours

Member
FDIC

BANK *with* **FARMERS.COM**

Westmoreland
307 Main St.
(785) 457-3316

Manhattan
8685 E HWY 24
(785) 539-9002

Onaga
301 Leonard St.
(785) 839-4211

HOUSEHOLD OF:



NMLS #403435



PH: (785) 457-3316
Fax: (785) 457-3798

307 Main Street
Westmoreland, KS 66549

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