

REMEMBERING APRIL 30, 2024 - A DAY SOME WILL NEVER FORGET

as told by Kaylene Plummer, Data Operations Officer/Sr VP

On April 30th, 2024, the residents of Westmoreland experienced a devastating life-altering event.

At 4:40 p.m., on a pleasant, but somewhat humid afternoon, a F3 tornado quickly developed approximately 1.5 miles southwest of Westmoreland. The tornado traveled through Westmoreland, making a slice of destruction 50-100 yards wide. It lasted only eight minutes, but wrecked havoc on our small community.

At 4:15 p.m., most of the bank's operations team had left for the day due to the nature of possible severe weather. All that remained was myself and Amber Magnett. When the tornado sirens sounded, Amber and I quickly locked up the bank and proceeded to the basement to take cover. I really do not remember hearing the "freight train," however, others say they do.

Within just a few minutes, which seemed like a lifetime, we exited the basement and saw the sky littered with flying debris; everything you could think of filtering down from the sky. At that moment, the sky (to the west) was clear and the sun was shining. We quickly rushed out of the bank to check on our community.

My husband and I live just on the east edge of town. As he was driving home from work, he watched the tornado tear through the town and start across our farm. He was seconds from reaching our property and had to sit and watch it rip across our farm. We were lucky! We lost our barn and fences, but unfortunately our neighbors were not. In the end, we lost the life of a wonderful woman, and many homes were destroyed and damaged.

Fast forward to the following day...if there is one thing that comes from a disaster, it is the compassion from neighbors and friends to help each other out.

Immediately, our school's baseball team worked tirelessly to clear roads and help recover items. So many people, more than we will ever know, with big hearts showed up!!! We had family helping move the cattle to pens and using skid loaders, pushing trees and building particles into piles to be hauled away.

(Continued on next page)



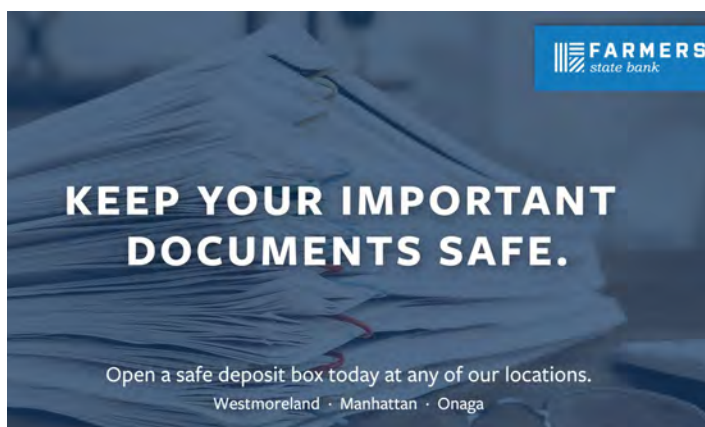
We had non-profit organizations show up and walk the fields to remove debris, so a crop could get planted and hay could be harvested.

When I say “walking the fields,” we were on a recovery mission. Yes, the tons (literally) of “stuff” had to fall somewhere. Since our property is where the tornado began to lift, it dumped so much “stuff” all over our property and our neighbors further to the east. Most importantly, we tried our best to retrieve and return those precious memories of photos and many “firsts” from childhoods. We recovered (and later destroyed) hundreds of old, canceled checks. These checks went back to the 1970s when the bank used to return each physical check to the owner. In addition, we recovered tax information, as well as medical records from the homes that were destroyed.

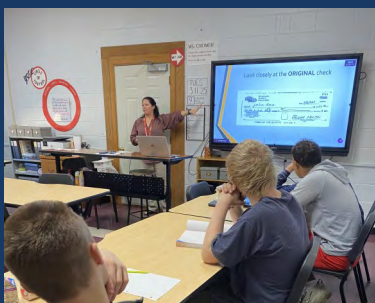
As a longtime employee of Farmers State Bank, I live the mantra of PRIVACY and CONFIDENTIALITY! While picking up all the confidential and personal items belonging to community members, I felt it was a talking point for our community to know how important it is to safely destroy confidential

documents. The Bank is hosting a FREE SHRED DAY on May 31st in Westmoreland. I encourage you to take advantage of this service and bring items containing confidential information to be safely destroyed. I cannot stress enough that if you have something you do not want others to see, please consider keeping it digitally, and utilize our shred services this May.

The resilience and determination of our Westmoreland community, and the recovery efforts in the first days, weeks and months, are now legendary, but no less remarkable! #WESTYSTRONG



IN THE SCHOOLS...



Amber Magnett, one of our Data Operations Assistants, recently visited the Onaga High School Finance Literacy class and gave a presentation on fraud. She focused on debit card and check fraud, and shared information on what to look for and how to prevent becoming a victim. The students were amazed at how much fraud the bank handles and all the different types.

SOCIAL SECURITY BENEFITS

Social Security Administration Updates Ways to Change Information

If you are one of the millions who receive Social Security Administration (SSA) benefits, you will no longer be able to change your direct deposit or bank account information by simply calling the Social Security office.



The SSA states that about 40% of Social Security direct deposit fraudulent activity comes from someone requesting bank account information be changed over the phone.

In an effort to combat fraud and protect its beneficiaries, the SSA will require the use of two-factor authentication within the SSA's “my Social Security” service to make changes. You may also visit your local Social Security office to make changes, but be prepared to prove your identity.



COMMUNITY EVENTS

The Bank sponsored a table at the Onaga Buffalo Stampede fundraiser this past February, which was hosted by the Onaga Booster Club. Some of our Onaga employees and their spouses/significant others attended the event and enjoyed dinner, a silent auction and a comedy show by Bryce Stanley.



The Bank once again sponsored a booth at the annual Flint Hills Home Show in March with a picnic-themed booth. Anyone, who stopped by and visited with staff about the products and services the Bank offers, had the opportunity to register to win a Blackstone griddle. Snacks, oven mitts and frisbees were also handed out. The lucky winner of the griddle was Kathleen Parrick.

FROM OUR KITCHEN TO YOURS

VEGETABLE CASSEROLE

Contributed by: Dana McLean

Ingredients:

1 can whole kernel corn, drained
1 can French green beans, drained
1 c. finely chopped celery
1 c. finely chopped onion
½ c. green pepper, finely chopped
4 c. grated sharp cheese
1 16 oz. container sour cream
1 can cream of celery soup
1 small bag slivered almonds

Directions:

Mix well and pour into 9"x13" casserole dish.

Topping:

¾ small box Cheez-It crackers, crumbled into ¾ stick melted butter. Bake at 350° for 45 mins.

CUCUMBER SALSA

Contributed by: Jennifer Fleming

Ingredients:

6 cucumbers, peeled and diced
1 can Rotel
¼ c. apple cider vinegar
1 pkg. dry ranch seasoning
1 medium red onion, diced

Directions:

Mix well in bowl and chill for at least 8 hours or overnight. Serve cold with scoop chips.



**HAPPY COMMUNITY
BANKING MONTH!**
THANK YOU FOR CHOOSING TO
bank local.

@BankWithFarmers

EMPLOYEE SPOTLIGHT

Nya Redmon

Nya is the drive-up teller/customer service representative at our Westmoreland location and started last November. She was born in Atchison, raised throughout Kansas and Missouri and graduated from high school at Topeka High where she was the Step Team captain. After meeting her partner, Eli, at the University of Missouri, she ended up in the Wamego/Westmoreland area and loves it. Nya has a black cat, and loves listening to music and playing The Sims 4 video game. She says it's the best way to relax and get into her own little world. Nya looks forward to getting to know more people and learning about the job and community!



Shandra Zabel

Shandra is a part-time customer service representative at our Onaga location. She grew up on a farm near McPherson and moved to the Westmoreland area almost three years ago. She started working in Onaga in December 2024 after working at a bank in Canton, Kan., for 13 years. Shandra enjoys being outdoors and spending time with her family. She and her husband, Cody, have two boys and are expecting a little girl this month. She looks forward to getting to know the customers and the Onaga community!



AG MARKETS

Like many other things, technology has made access to ag market information much easier over the years.

As a young kid, I remember waiting for the markets to air on TV at noon while eating lunch and everyone stopping to listen. Today, I personally enjoy listening to grain marketing podcasts each morning on my drive to work.

Whether your operation is involved with grain or livestock, there are many websites, apps, YouTube videos or podcasts available for free that can bring useful information to your fingertips.

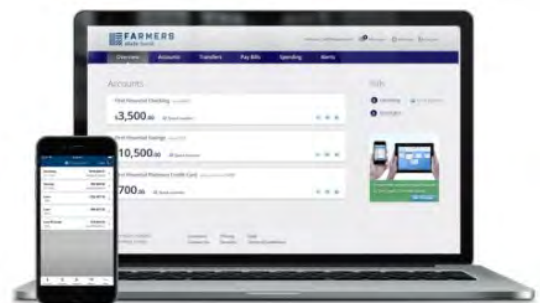
If you haven't already, I would encourage you to seek out new ways for finding market information, and see if there is something out there that could help your operation.

– Alan Engelken, VP/Ag Loan Officer

NOW OFFERING...

You can now keep even closer tabs on your accounts and lower your risk of fraud with real-time alert notifications!

Log in to your online banking or mobile banking app and look for "Manage Alerts." From there, you can set up and customize your alert options, such as low or high balance alerts, transaction notification alerts, account transfer alerts and more. You can even choose whether you want to receive alerts by email, text message or app notifications.



WELCOME TO THE FSB FAMILY!



Brianna Gaskill is the newest member of our Board of Directors. She replaces her late mother, Susan Gaskill, who passed away last September.

Brianna is from Wichita and is an animal welfare scientist. She does research to figure out how to take better care of animals on biomedical studies. The last few years she has interacted and consulted with NASA about mice on the international space station. She says, "We need to keep those moustronauts happy and healthy!"

She enjoys spending time with her dog, Hershel, yoga, traveling and camping in her retro camper.

Finance is very different from Brianna's day-to-day job, but she is eager to learn about the family business that her mom was so proud of.

BOARD OF DIRECTORS

What is the role of the Board of Directors?

Each financial institution has an appointed Board of Directors (Board) who oversee the institution's business. The Board is made up of shareholders and are elected annually by the shareholders. (A shareholder is an individual or entity who owns shares or stock in the institution.)

The Board is responsible for overseeing management and business operations, as well as establishing and monitoring regulatory policies and procedures. They also ensure that the financial institution is meeting the financial needs of the community.

Members attend regular meetings to discuss matters that management prepares. Upper management makes the day-to-day decisions based on the guidance and projections of the Board. Ultimately, a financial institution and its operation is the responsibility of the Board.

Traveling soon?

Add your travel destination and dates by using the "Bank with Farmers" mobile banking app.

Download on the App Store | GET IT ON Google Play

BANKwithFARMERS.COM
WESTMORELAND • MANHATTAN • ONAGA

Member FDIC

HAPPY EASTER

We will be open normal hours

Friday and Saturday
April 18th and 19th

SHRED DAY

Saturday, May 31st | 9:00-11:00am
Westmoreland (West side of the bank)

Only personal or household materials
will be accepted (***no business materials***).

Limit of five boxes or bags per household.

BANK*with***FARMERS.COM**
WESTMORELAND • MANHATTAN • ONAGA

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) 889-4211

HOUSEHOLD OF:



NMLS #403435



307 Main Street
Westmoreland, KS 66549
PH: (785) 457-3316
Fax: (785) 457-3798

MODERN BANKING. timeless values.

FARMERS
state bank