



Volume 23—Issue 2

Dear Neighbor:

Summer is in full swing, and before we know it cooler temperatures will return, weekends will be filled with fall sporting events, and kids will be back in school.

Here at Farmers State Bank, we recognize that every customer is unique - and so are their financial needs. We live in a fast-paced world where convenience is key - where we want it all, and we want it now. While we cherish the values of small-town living and the personal banking relationships, we also want the modern technology, instant gratification, and everything at our fingertips.

As your community bank, we strive to meet these needs every day while staying true to our commitment to compliance and service. Our loan decisions are made locally, and we offer several technology services, including online and mobile banking, along with many debit card features. We also offer a variety of deposit and savings accounts for all ages.

In 2019, we introduced our new student checking account, which has seen great success. In the coming months, we will be sharing some fun ways to teach children, and parents, the importance of saving.

We are always looking for new ways to serve you and your family. If there is ever anything specific we can do for you, please let us know. Also, if there is ever anything you would like to see featured in an upcoming *Neighbor to Neighbor* issue, please reach out to Jamie at 785.539.9002.

~ The Farmers State Bank Staff

## ONE PHOTO, ONE UNFORGETTABLE TRIP

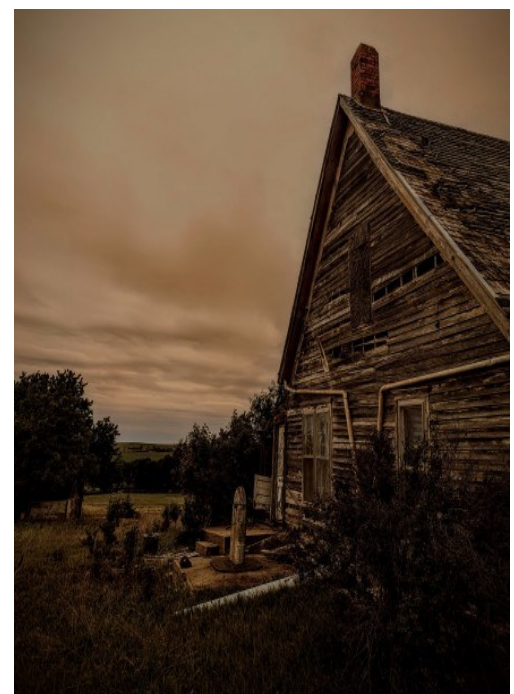
It's what some of us might call a once in a lifetime experience.

A camera, an old abandoned house and a little luck won Alyssa Rager, one of our customer service representatives at our Onaga location, a trip to our nation's capital!

Alyssa shared that her grandpa was going to tear down the old "Meskimen House" that sat on some land he had purchased. The day before demolition, Alyssa took a look around the old house and decided to snap a few photos.

With a little bit of editing and guidance from her art teacher, she entered the photo in the TVL Art Competition in April and ended up winning first place and "Best in Show." Later that month, she decided to enter the same photo in the "Kansas: The Land That I Love" Congressional Art Competition, where she won again - this time earning a trip to Washington D.C.

(Continued on next page under One Photo.)



"The Old Home Place" by Alyssa Rager

## ONE PHOTO

(Continued from front page.)

The Congressional Art Competition is open to all U.S. residents and territories and is sponsored by the House of Representatives. Alyssa's photo was selected to represent District One of Kansas and will hang in the halls of Congress for one year.

As the winner, Alyssa received two free round-trip tickets to Washington D.C. While there, she had a one-on-one meeting with Tracey Mann, U.S. Representative for District One, took a guided tour of the Capitol, and attended a brunch and presentation about the competition.

She went early and enjoyed the sights of D.C. with her parents, visiting the National Mall, Smithsonian Museums, Ford Theatre, and Arlington National Cemetery. She also tried new foods and rode the Metro. Alyssa said this was an amazing experience and a trip she will never forget... it might even be her favorite vacation ever!

***Congratulations, Alyssa!***

While we can't guarantee you a free trip to D.C. for your Kansas photos, we *can* guarantee a chance to be featured in our 2026 calendar. Submit your favorite photos of Kansas landscapes, scenery, people, animals, and more to us at [photos@bankwithfarmers.com](mailto:photos@bankwithfarmers.com) with your name, photo title, and photo location by September 15<sup>th</sup>. A full set of contest rules can be found on our website.



## INDUSTRY NEWS

### *Federal Benefit Payments Going Digital*

An executive order was issued earlier this year by President Trump to phase out the use of checks for the federal government benefit payments. This change affects benefit distributions, tax refunds, and vendor payments, and will take effect on September 30, 2025. This is intended to reduce government costs, enhance security, and speed up payments, which means you'll receive your funds faster through direct deposit.

If you aren't currently signed up for direct deposit for your government benefits, it's easy to sign up!

▷ Visit the Go Direct® website at [GoDirect.gov](https://www.GoDirect.gov) and click on Enroll Now.

▷ Call 1-877-874-6347.

▷ Mail in the FS Form 1200, which is available on the Go Direct® website.

### *Farewell to the Penny?*

While there hasn't been an official statement, President Trump has reportedly ordered the U.S. Treasury Department to stop producing pennies next year.

According to the U.S. Mint, the cost to produce a single penny in 2024 was 3.7 cents - more than triple its face value. With production costs on the rise, this might be the end of the one-cent coin.

As pennies are phased out, cash transactions will most likely be rounded to the nearest nickel. However, non-cash transactions should remain the same.

Stay tuned as we see how this unveils and impacts our everyday purchases and pricing!







## COMMUNITY EVENTS

Community Shred Day was held in Westmoreland this year on May 31<sup>st</sup>. We had 25 vehicles come through and successfully filled eight tall bins of documents that were securely shredded. That equated to approximately 2,000 pounds of shred! Our next Shred Day will be in 2027.



The Bank participated in the first Westy Kickball Tournament on July 26<sup>th</sup>, a fun-filled fundraiser for the Westmoreland Chamber. The bank's team, led by Nya Redmon and Dalton Whitworth, had an early setback when they lost the first game. But, they persevered and played the losers bracket all the way to the championship where they finished in 2nd place. It was a very hot day, but there's no doubt they'd do it again!

Follow us @bankwithfarmers and stay connected. You'll get the latest industry updates, see what we're up to, and never miss an update!

FOLLOW US ON   

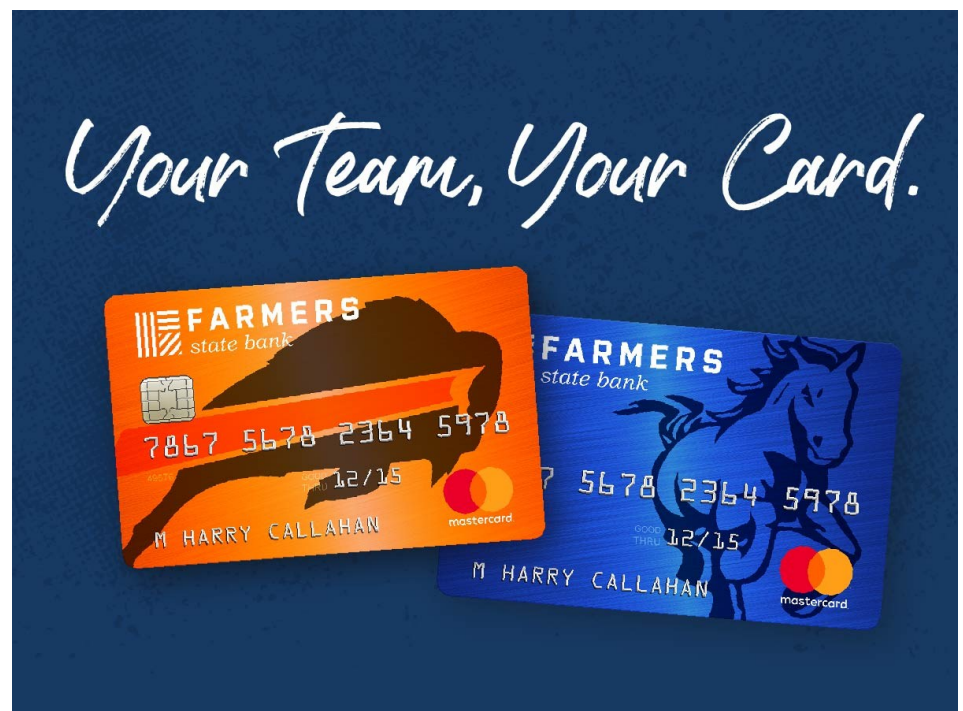
## WELCOME TO THE FSB FAMILY!

Why not show your school spirit this school year with a custom Rock Creek or Onaga debit card. Visit with one of our customer service representatives and order your card today. \*Reissue fees may apply.



**DELANEY JEAN**

**Parents: Hannah and Ryan Biesenthal**  
**Born: 3/26/2025, 9:59pm**  
**8 lbs., 1 oz | 20 inches**



## FROM OUR KITCHEN TO YOURS

After a long day at the bank, several of us enjoy heading home to cook a delicious meal, or even mixing up a refreshing drink, with fresh produce from our gardens. It's a healthy, satisfying way to unwind and tastes great! Here are a few recipes that we hope inspire your next creation.

### SQUASH CASSEROLE

Jenna Alphs, Onaga

#### **Ingredients:**

10 c. sliced yellow and green squash (as many as will fit in pan)  
1 sleeve saltine or Ritz crackers  
1 stick butter, melted  
garlic salt, to taste  
onion powder, to taste  
1½ c. shredded cheddar cheese

#### **Instructions:**

1. Slice squash in slices and arrange in 9"x13" casserole dish.
2. Top with crushed crackers and melted butter.
3. Add garlic salt and onion powder to taste, or any other seasonings you may like.
4. Bake covered 30 minutes at 350°F.
5. Uncover and top with shredded cheddar cheese.
6. Bake an additional 10 minutes until the cheese is melted.

### CUCUMBER SALSA

Shellee Maginness, Manhattan

#### **Ingredients:**

3 cucumbers, finely diced  
2 cans Rotel tomatoes, diced (drain juice off one can)  
fresh cilantro, to taste  
¼ c. vinegar  
envelope of Fiesta Ranch dressing

#### **Instructions:**

Mix all ingredients; chill. Serve with chips, low-fat Wheat Thins, or alone.

### DILL PICKLE PASTA SALAD

Tonya Priest, Onaga

#### **Ingredients:**

1 box (16 oz.) rotini noodle  
⅓ c. dill pickle juice  
2 c. chopped baby dill pickles  
1 block Colby Jack cheese, cubed small  
1 small white onion (optional)

#### **Creamy Dill Dressing**

1 c. mayonnaise  
½ c. sour cream  
⅓ c. dill pickle juice  
2 Tbsp. chopped fresh dill  
¼ tsp. salt  
¼ tsp. pepper

#### **Instructions:**

1. Cook pasta according to package directions.
2. When pasta is done cooking, drain and rinse with cold water. Move rinsed pasta to mixing bowl and pour ⅓ c. pickle juice over it.
3. Chop dill pickles and cheese into small cubes with finely chopped onion.
4. Drain pasta again that was sitting in the pickle juice. Add back to mixing bowl. Add in pickles, cheese, and onion. Stir.
5. In a small bowl, combine all the dressing ingredients and pour over pasta. Stir.
6. Can serve immediately or put in the fridge for 1-2 hours.



### STRAWBERRY MULE

Hannah Biesenthal, Westmoreland



#### **Ingredients:**

½ c. strawberries, mashed  
juice from 1 lime  
4 oz. ginger beer  
club soda

#### **Instructions:**

1. Fill glass halfway with ice.
2. Pour in ingredients and stir.
3. Garnish with lime wedge (optional).

### WATERMELON MINT SPRITZER

Hannah Biesenthal, Westmoreland

#### **Ingredients:**

4 c. watermelon  
2-3 mint leaves  
juice from 1 lime  
4 tsp. honey  
club soda

#### **Instructions:**

1. Chop watermelon and remove seeds.
2. Blend or mash watermelon, mint leaves, lime juice, and honey.
3. Strain watermelon mixture.
4. Fill glass with ice (or watermelon cubes) and pour in watermelon mixture.
5. Top with club soda.
6. Garnish with mint leaves and slice of lime.



## Upcoming HOLIDAY CLOSURES

Please note that the Bank will be closed on the following holidays for the remainder of the year:

**Labor Day - September 1<sup>st</sup>**

**Columbus Day - October 13<sup>th</sup>**

**Veterans Day - November 11<sup>th</sup>**

**Thanksgiving - November 27<sup>th</sup>**

**Christmas Eve - December 24<sup>th</sup>  
Closing at 12:00p.m.**

**Christmas - December 25<sup>th</sup>**

**New Years Eve - December 31<sup>st</sup>  
Closing at 2:00p.m.**

Our online and mobile banking services are available 24/7! You can also withdrawal cash from our FSB ATMs or any Allpoint Network ATM.

## TECH CORNER

### Digital Payment Apps

Are you one of the millions who use digital payment apps to receive and send money electronically? Do you store money on those apps?

Payment apps like Venmo, PayPal, and Cash App are an easy and convenient way of managing payments, but there is also some risk involved if you continuously store money on these apps.

Unlike banks and credit unions, most payment apps are not insured by the Federal Deposit Insurance Corporation (FDIC). This means that if the payment app company fails or has some type of financial trouble, such as a bankruptcy, you could lose any funds stored in your app.

To protect your money, we recommend transferring money to your bank account instead of leaving it in the payment app.

## WHAT'S YOUR MONEY PERSONALITY?

Answer these three questions and see which personality fits you best!

1. **What do you do with extra money from a bonus or gift?**

- A. Save it immediately.
- B. Spend a little, save a little.
- C. Treat yourself to something fun.

2. **How do you feel about budgeting?**

- A. Love it - track every penny.
- B. I try to stick to one.
- C. I prefer to go with the flow.

3. **What's your biggest financial goal?**

- A. Build a long-term savings.
- B. Stay balanced and debt-free.
- C. Enjoy life without stressing.

**Mostly A's - The Saver**

You're disciplined and future focused. You love security and planning ahead.

**Mostly B's - The Planner**

You're practical and flexible. You enjoy life but keep your finances in check.

**Mostly C's - The Spender**

You live in the moment and value experiences. Budgeting might not be your favorite, but you know how to enjoy life.



# TAILGATE PARTIES

START SERVING AT 5:30PM

SEPTEMBER 12<sup>TH</sup>  
MUSTANGS vs RAIDERS  
AT THE ROCK



SEPTEMBER 19<sup>TH</sup>  
BUFFS vs PANTHERS  
ROSENFIELD SPORTS  
COMPLEX

Westmoreland  
307 Main St.  
(785) 457-3316

Manhattan  
8685 E HWY 24  
(785) 539-9002

Onaga  
301 Leonard St.  
(785) 889-4211

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