



Season's Greetings, Neighbors~

As the year draws to a close, we are excited to invite you to our annual Holiday Open House on Friday, December 19th during lobby hours.

Join us for some holiday fun and don't miss a special visit from Santa and his helpers at our Manhattan location from 4:00-5:30pm. Bring your kids, grandkids, or even your pets for a fun photo op!

While you're here, be sure to pick up your 2026 calendar filled with photos from across the beautiful state of Kansas. We received about 220 submissions and had a hard time choosing our favorites. Thank you to everyone who participated. Keep those cameras clicking this winter season!

Merry Christmas and Happy New Year!

~The Farmers State Bank Staff



COLOR THE HOLIDAYS

If you've visited our website or are following us on social media, you've probably seen the newest member of the FSB family...Hank!

Hank was inspired by a drawing from the son of one of our employees and was "brought to life" to help teach kids to save. He has shared several money saving tips over the past several weeks and invites

anyone to come in and open a Passbook Savings Account.

He is now spreading holiday cheer with a coloring contest for kids 12 and under.

Posters can be picked up at any of our locations or downloaded from our website. Entries may be dropped off at any location or uploaded to our social media sites.

A random drawing will be held and one winner will receive a piggy bank of money.

Deadline is December 23rd.

Enter Hank's Holiday Coloring Contest

One lucky kid will win a piggy bank full of savings!

Download the poster on
BANKwithFARMERS.COM

The poster features a cartoon pig character named Hank, dressed as Santa Claus in a red suit with white trim and a red hat with a white pom-pom. He is holding a large red sack over his shoulder. The background is green with a pattern of white gift boxes and snowflakes. A red bow is at the bottom left.



STAY SAFE THIS HOLIDAY SEASON

Protecting financial information

The holiday season is a joyful time filled with celebrations, shopping and giving, but it's also one of the busiest times for scams. With so much going on, it's easy to get distracted, but it's also a time to stay vigilant.

During the holidays, the volume of online and in-store transactions increases dramatically. This creates more opportunities for scammers to intercept sensitive information, trick individuals into revealing account details, or manipulate them into making fraudulent payments.

We encourage you to take full advantage of our secure online and mobile banking features to monitor and protect your accounts. You can review your account activity regularly and set up customized alerts. You also have real-time control over your debit card, such as shutting your card off and setting transaction alerts.

If you receive a suspicious e-mail, phone call, text message, or notice unusual activity, follow this



simple three-step approach:

Stop! Scammers often use urgency to pressure you - take a moment before reacting to any urgent or suspicious message.

Think! Ask yourself: Does this make sense? Why the rush? Would they contact me this way?

Verify! Confirm the identity of the person or company contacting you through trusted sources before taking action.

Staying alert and informed this holiday season can make all the difference in keeping your financial information safe!

FINANCIAL PLANNING

As the year wraps up, now is the perfect time to review your accounts and ensure they are titled correctly. One of the most important steps you can take is adding Payable on Death (POD) beneficiaries to your accounts. If you already have them, please confirm they are up to date, especially if you've had a job change, marital status change, or other life changing event.

No one likes to think about the inevitable, especially at a young age, but planning ahead ensures your loved ones are cared for. When accounts aren't properly set up, families often face delays and financial stress. Banking laws may require us to freeze accounts, preventing access to funds when they are needed the most. Adding POD beneficiaries helps avoid probate and reduces this burden.

For more complex financial planning, such as creating a trust, consult a financial planner, an attorney, and/or an accountant. While we can guide you on banking documentation, we are not legal or tax experts.

Take a few minutes to make sure your accounts are set up the way you want. It's a gift your family will appreciate!



Why It Matters

- * Avoid probate and delays
- * Ensure loved ones have access to funds
- * Reduce stress during difficult times

Emergency and Trusted Contact Form

We are committed to protecting our customer's well-being and financial welfare, including protection from the risk of financial exploitation.

As an added layer of protection to your accounts, you have the option of designating a trusted contact - someone we may contact if we suspect you are being financially exploited or mistreated. This person will help us contact you or assist us in looking at any potential financial concerns.

A trusted contact will not have access to your account, not be able to make decisions, and not be able to conduct transactions. You may add or remove a trusted contact at any time, and each account owner may designate their own trusted contact.

If you would like to add a trusted contact, or a list of contacts, to your account, please visit with one of our customer service representatives to complete the authorization form.

Ghost Tapping is a scam that targets contactless credit cards and mobile wallets without any physical contact. It exploits Near Field Communication (NFC) technology, which allows devices to exchange data at very close ranges. While NFC is generally safe, scammers have found ways to take advantage of it in crowded situations.



Scammers obtain information by stealing card information and adding it to their own mobile wallet. They can also bump into a person and secretly connect to their card.

Always be alert in public places and pay attention to vendors at events who might set up fake tap-to-pay stands. Using a radio frequency identification (RFID) blocking wallet can also help stop wireless skimming.

MORE INDUSTRY NEWS



Enjoy this fresh holiday scent courtesy of Jennifer Fleming.

Ingredients:

- ½ c. fresh cranberries
- 1 orange, sliced
- 4 cinnamon sticks
- 1 Tbsp. cloves
- ⅛ tsp. nutmeg

Instructions:

Place all ingredients in a small pot with 3 cups water. Simmer over low heat, uncovered.

Check the water periodically and add more as it starts to get low.

Why do we ask questions?

If you've ever been asked by our employees about the source of your funds, the reason for a cash withdrawal, or other details about your transaction, it's for two very important reasons. We understand these questions may sometimes feel intrusive, but they are asked with your protection in mind.

Regulatory Compliance

Banks are required by law to follow the Bank Secrecy Act, which requires "Know Your Customer" procedures. This includes verifying your identity and understanding the nature of your banking activity.

Fraud Prevention

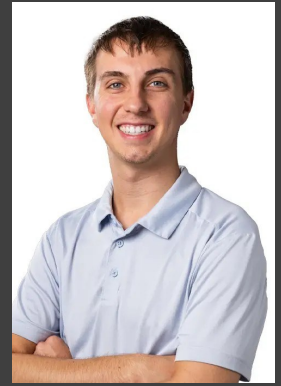
We ask questions to protect you! Scammers often coach their victims on what to say to bank personnel, knowing that we will ask questions. Being honest and transparent with us is the best way to protect yourself.

By working together we can help safeguard your finances and prevent fraud before it happens. If you ever feel unsure or uncomfortable during a transaction, please don't hesitate to ask questions. We are here to help!

EMPLOYEE SPOTLIGHT

Brandon Geyer and Mariah Hernandez

Brandon Geyer is a new customer service representative at our Manhattan location as of July 2025. Originally from Westmoreland, he graduated from Tabor College in Hillsboro, Kansas, where he earned a degree in sports management/coaching, along with a minor in psychology. During his time there, he ran track. Outside of work, Brandon loves to go fishing and sports; he especially loves watching track and field.



Mariah Hernandez began working as a part-time customer service representative at our Onaga location in August. She grew up in Manhattan and later moved to Westmoreland when she was 13. She is currently pursuing her degree in social work through online classes at Fort Hays State University. She loves to read, watch nature or history documentaries, and is an avid coffee and hot chocolate drinker. Occasionally, you will find her baking things from scratch or enjoying a good trip to Marshalls and Target.



Both enjoy working with our customers and being part of the FSB Team!

FROM OUR KITCHEN TO YOURS

CAPTAIN RODNEY'S CHEESE BAKE

Shared by: Jennifer Fleming

Ingredients:

½ c. mayonnaise
1 (8 oz.) block of cream cheese; softened
2 c. grated sharp cheddar cheese
2 green onions; chopped
6 Ritz style crackers; crushed
8 slices bacon; cooked and crumbled
½ c. Captain Rodney's Boucan Glaze (can purchase from Amazon.)

Instructions:

Mix mayonnaise, cream cheese, cheddar cheese, and onions until blended. Place in a lightly greased pie pan. Top with crackers. Bake at 350° for 15 minutes. Remove from oven. Top with bacon and Captain Rodney's Boucan Glaze. Serve with crackers.

MELTED SNOWMAN COOKIES

Shared by: Leslie Shelton

Ingredients and Instructions:

Using a 16oz. package of refrigerated sugar cookie dough (or your favorite sugar cookie recipe), make sugar cookies as instructed. Let cool completely before decorating.



Draw eyes and mouth on 12 large marshmallows using a black edible marker and the nose using an orange edible marker. Set aside.

On cooled cookies, draw "snow" using white cookie icing. While the icing is still wet, immediately place a marshmallow on cookie. Make arms and buttons with black cookie icing and a scarf with red cookie icing.



HOLIDAY CHEX MIX

Shared by: Jennifer Fleming

Ingredients:

2 c. rice Chex cereal
2 c. plain Cheerios
2 c. mini pretzels
2 c. M&M's*
1-2 c. peanuts, salted or unsalted
1-24 oz. pkg. white almond bark

Instructions:

In a large bowl, combine Chex, Cheerios, pretzels, M&M's, and peanuts. Break almond bark into pieces and melt in a medium pot over low heat; stirring constantly until smooth. Pour melted bark over the cereal mixture and mix well. Spread out onto wax paper or a parchment paper-lined baking sheet. Let set for 1 hour; then break into pieces to serve. Store in an airtight container or Ziploc bag at room temperature for 10-14 days. *Holiday Variation: Use holiday-colored M&M's or holiday sprinkles.

GRANDMA TOMSON'S CHRISTMAS EVE PUNCH

Shared by: Jessi Kincaid

Ingredients:

1 qt. pineapple juice
1 qt. orange juice
1 qt. apple juice
2 qt. ginger ale
2 qt. lemon or lime sherbert

Instructions:

Have juices chilled. Pour chilled juices into bowl. Top with scoops of sherbert.

ORANGE SPICED PUNCH

Shared by: Hannah Biesenthal

Ingredients:

4 c. no pulp orange juice
3 c. cranberry juice
2 c. spiced apple cider

Garnish:

1 orange, sliced
3-4 cinnamon sticks
4-5 star anise
3-4 fresh rosemary sprigs
handful of cranberries

Instructions:

Add orange juice, cranberry juice, and spiced apple cider to a pitcher. Throw in garnishes.

POPPY SEED BREAD

Shared by: Jessi Kincaid

Ingredients:

3 c. flour
1½ tsp. salt
1½ tsp. baking powder
2¼ c. sugar
3 eggs
1½ c. milk
1⅞ c. oil
1 ½ to 3 Tbsp. poppy seed
1½ tsp. vanilla flavor
1½ tsp. almond flavor
1½ tsp. butter flavoring

Instructions:

Dump into bowl in order given, beat 2 minutes, pour into two bread pans. Bake 55 minutes at 350°. Pour glaze on while hot.

Glaze:

½ tsp. butter flavor
½ tsp. almond flavor
½ tsp. vanilla flavor
¼ c. orange juice
¾ c. powdered sugar

FUDGE ROUNDS

Shared by: Amber Magnett

Ingredients and Instructions:

Mix together until creamed:

¼ c. softened butter
½ c. brown sugar
¼ c. white sugar
2 Tbsp. vegetable oil

Add to creamed mixture and mix:

1 egg
1 tsp. vanilla
1 Tbsp. molasses

Stir into above mixture and mix:

1 c. flour
¼ c. cocoa powder
½ tsp. baking soda
¼ tsp. baking powder
pinch of salt

Line cookie sheet with parchment paper. Scoop onto lined cookie sheet with cookie scoop - this helps keep cookies the same size. Bake 350° for 8-10 minutes. Let cool.

In a separate bowl mix:

1 c. powder sugar
¼ c. softened butter
1-2 Tbsp. heavy cream or whole milk
3 Tbsp. cocoa powder
1 tsp. vanilla
pinch of salt or unsalted butter

Scoop mixture on top of 1/2 cooled cookies. Top with 2nd cookie to make a sandwich.

Melt chocolate chips and a little bit of vegetable shortening in microwave - enough to drizzle on cookie sandwiches. Drizzle chocolate mix on one side of cookie. Put in refrigerator for chocolate to set - flip and drizzle chocolate on second side.

HAPPY HOLIDAYS

from  **FARMERS**
state bank

HOLIDAY OPEN HOUSE

December 19 | During Lobby Hours
All Locations

Join us for delicious wassail, coffee, and treats!

Santa will be available for photos at the
Manhattan branch from 4:00-5:30 PM.

HOLIDAY HOURS

December 24 | Close at 12:00 PM

December 25 | Closed

December 31 | Close at 2:00 PM

January 1 | Closed

BANK *with* **FARMERS.COM**

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(785) 539-9002

Onaga
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HOUSEHOLD OF:



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