



Dear Neighbors:

We are already a third of the way into 2026 - WOW! Before we get too much farther into the year, we have to take a moment to celebrate how we wrapped up 2025. **We love our schools and communities** and we showed that with several giving and volunteer efforts.

Through our Cash for Teachers program, we donated funds and provided volunteer support for Reality U with Rock Creek and Onaga 8th and 10th grade students. In this real-world budgeting simulation, students learned financial decision-making skills and how to manage expenses while setting a budget. We also awarded grants to seven teachers in the USD #322 and USD #323 school districts helping to fund innovative and creative learning opportunities for their students.

Through our Blue Jeans Fund, we made a variety of contributions, including personal care items and monetary donations to local school caring closets, food donations to the food pantry, financial support for a couple school programs, and the adoption of a couple families during the holiday season. We hosted a children's coloring contest (read more about that on the next page) and held our annual holiday open houses at each location, with Santa making a special visit for photos at our Manhattan branch. This was a big hit with the kids, and Santa told us he enjoyed hearing all the Christmas wishes and holiday traditions.

We are already off to a great start in 2026! We participated in the Flint Hills Home Show in Manhattan with a tailgate-themed booth. We also matched the number of donated cases of water and Gatorade during the Olsburg Boosters 4-H Club Hydration Drive supporting the Westy and Olsburg Fire Departments.

These are just a few highlights from the past few months, and we have more events and initiatives in the works. Be sure to keep watching our website and/or social media sites for updates as they happen.

Have a wonderful spring!



~The Farmers State Bank Staff



Food donations to the food pantry in Onaga.



Cash for Teachers recognition at USD #323.

## WHEN IT'S NOT YOUR MONEY

### *Understanding Your Role as a Fiduciary*

If you have been named to manage money or property for someone else, you are considered a fiduciary. Being a fiduciary means you are legally and ethically required to manage a person's finances and property solely for *their* benefit, not for *your* benefit.

There are many different types of fiduciaries. Some common examples include being a trustee for a trust, an agent (or attorney-in-fact) for a power of attorney, a representative payee, a guardian, or a conservator.

When you are named a fiduciary, you take on important legal responsibilities and must follow four basic duties:

#### **Act only in the person's best interest.**

You must make decisions that benefit the person you are helping - not yourself or anyone else. You must set aside your own needs and the needs of others and avoid conflicts of interest. If possible, involve the person you are helping in the decision-

making process whenever possible. Do not pay yourself unless you can clearly justify that the fee is reasonable.

#### **Manage money and property carefully.**

Pay bills, taxes, and insurance on time. Monitor bank accounts and statements regularly. Always use good judgment and common sense.

#### **Keep money and property separate.**

Never mix the person's money or property with your own or anyone else's. Keeping funds separate helps avoid confusion and protects both you and the person you are helping.

#### **Keep good records.**

Maintain accurate and complete records of all transactions, even if it's a small amount for groceries. Be prepared to account for ATM withdrawals, cash use, and other expenses.

Serving as a fiduciary requires both honesty and trustworthiness, and acting in good faith at all times. Failing to do so could result in removal from your role, financial penalties, or other serious consequences.

## HANK'S COLORING CONTEST



We held a children's coloring contest back in December as part of our ongoing effort to teach children the importance of saving money. A total of 58 wonderful artists participated by coloring the poster and entering for a chance to win a piggy bank filled with savings. Allie, the daughter of Brian and Tina Kolterman, was selected as the winner through a random drawing.

## INDUSTRY TIPS

### *April is Tax Time - Time to Think About IRAs*

With the April tax deadline approaching, it's a good time to take a closer look at your retirement savings. Many eligible Individual Retirement Account (IRA) contributions can be made up until the tax-filing deadline. This means there may still be time to add to your retirement plan for the prior year.

We offer a Roth IRA option in the form of an 18-month variable rate Certificate of Deposit (CD), providing a straightforward way to save for retirement with a fixed rate of return.

If you have questions about how IRAs work or whether contributions may still be an option for you, we suggest reaching out to your accountant or giving us a call.

*\*This information is provided for educational purposes only and is not tax advice.*

## FROM OUR KITCHEN TO YOURS

### CHICKEN FRIED RICE

Shared by: Kim Peddicord

#### **Ingredients:**

1¼ lb. chicken breast or thighs  
4 Tbsp. soy sauce  
1 tsp. sugar  
3 Tbsp. toasted sesame oil  
3 scallions, sliced and dark green parts separated  
1 Tbsp. chopped fresh ginger  
2 garlic cloves, finely chopped  
3 c. frozen white rice/jasmine rice  
1 10 oz. bag frozen veggies  
3 large eggs, lightly beaten  
1-2 tsp. fish sauce  
salt and pepper to taste

#### **Instructions:**

1. Toss chicken with 1 Tbsp. soy sauce and sugar in bowl.
2. Heat 2 Tbsp. toasted sesame oil in large skillet over medium heat. Add chicken, spreading in a single layer, and cook tossing once or twice until slightly browned and mostly cooked through, approximately 7 minutes. Add white and light green scallion parts, ginger, garlic, and cook until scallions are softened, 1 more minute.
3. Add frozen rice and veggies in pan. Drizzle with remaining 3 Tbsp. soy sauce, sesame oil, and fish sauce. Stir occasionally until the rice and veggies are hot and the rice starts to caramelize on the bottom for 5-7 minutes.
4. Push fried rice to edges of pan. Pour beaten eggs in center and sprinkle with salt and pepper. Let cook until eggs are scrambled.
5. Stir all together once eggs are cooked; sprinkle with dark green scallions.

### PEPPERONI PIZZA DIP

Shared by: Jennifer Fleming

#### **Ingredients:**

1 8-oz. block cream cheese, softened  
⅓ c. sour cream  
½ tsp. dried oregano  
¼ tsp. basil  
¼ tsp. garlic powder  
2 c. (8 oz.) shredded mozzarella cheese  
1 c. pizza sauce  
½ c. (2 oz.) shredded parmesan cheese  
1 oz. pepperoni  
baguette slices, pita chips, or tortilla chips

#### **Instructions:**

Preheat oven to 350°F. In a small bowl, combine cream cheese, sour cream, oregano, basil, garlic powder, and 1 c. mozzarella cheese. Spread mixture evenly into 9" pie plate. Top cream cheese mixture with pizza sauce. Use a spatula to spread sauce evenly over cream cheese. Sprinkle parmesan cheese and remaining mozzarella cheese over pizza sauce and top with pepperoni. Bake for 20-25 minutes or until cheese is lightly browned and bubbly. Serve with baguette slices, pita chips, or tortilla chips.



### CHICKEN CRACK SOUP

Shared by: Kaylene Plummer

#### **Ingredients:**

1 c. cooked bacon (chopped)  
2 Tbsp. butter  
1 c. diced spinach  
1 onion, 2 carrots, 2 celery stalks (diced)  
2 garlic cloves (minced)  
6 c. chicken broth  
1 packet ranch seasoning  
1 tsp. pepper  
2 tsp. parsley  
4 c. shredded chicken  
1 c. sour cream  
8 oz. cream cheese (cubed)  
2 c. shredded cheddar cheese  
2 c. baby spinach  
Optional: green onions and more bacon for topping

#### **Instructions:**

1. Sauté veggies in butter (10-15 minutes), then add garlic.
2. Add broth, ranch, pepper, parsley, chicken, sour cream, cream cheese, and bacon. Heat thoroughly.
3. Stir in cheddar and spinach 'til melty.
4. Garnish and serve!

*“Cooking is all about people. Food is maybe the only universal thing that really has the power to bring everyone together. No matter what culture, everywhere around the world, people get together to eat.”*

— Guy Fieri

## EMPLOYEE SPOTLIGHT

Tiana Jones is the newest team member and joins us as a Customer Service Rep at our Westmoreland location.

She grew up in northern California, where she lived until 2019 before moving to Concordia, Kansas. Her mom and younger sister still live there, but she now calls Westmoreland home with her boyfriend, Colby, and their German Shepard Husky, Atlas.

Tiana has a passion for helping people, especially kids! She previously worked with individuals with disabilities and served as a para at Rock Creek before transitioning into banking. Outside of work, Tiana enjoys baking, especially sourdough bread, reading, going for walks, and spending times with friends - whether that's hanging out or shopping. She also loves crocheting and says that her first crochet project turned out to be a 10-pound California king-sized blanket! Now that's what we call "**HEAVY!**"



Other changes in Westmoreland: CJ Purvis has transitioned from a Customer Service Rep to a Data Operations Assistant. Additionally, Amber Magnett, who worked in Onaga and Westmoreland for over 15 years, has moved on to work with her dad on the family farm. You can follow her adventures on the Biesenthal B3 Farms Facebook page.

## WELCOME TO THE FSB FAMILY!

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



### **BRODY WILLIAM**

**Parents: Alexis & Dalton Ronnebaum**  
**Born: 12/27/2025, 9:20pm**  
**6lbs, 13 oz | 19 inches**

Brody loves keeping up with his cousins, but he especially loves tummy time with mommy!

## TECH SECURITY

### *Multi-Factor Authentication*

You may have seen the term MFA, or Multi-Factor Authentication, especially when logging into your mobile banking app. MFA is an extra layer of security that helps protect your personal and financial information online.

When you log in using MFA, you aren't relying on just a password. Instead, you use at least two ways to verify your identity. This may include a one-time code sent to your cell phone or e-mail, or even a thumbprint scan.

MFA is important because passwords can be guessed, stolen, or reused. If a scammer has your password, it's unlikely they will have the second step of verification.

It's also important to be aware of MFA fatigue, which occurs when scammers repeatedly send login requests hoping you'll approve one by mistake. You never want to approve a request you didn't initiate.

While MFA can feel time-consuming and adds an extra step, it definitely increases your protection and helps keep your information safe, making it well worth it!

## WELCOME TO OUR NEW BOARD OF DIRECTORS

Farmers State Bank stockholders elected two new board members, Brice Ebert and Kaylene Plummer, at their annual meeting in January.



Brice Ebert grew up in Westmoreland and graduated from Rock Creek High School and K-State University. He has a strong passion for real estate, which has been his profession for more than 20 years. He is the broker/owner of RESOURCE Real Estate Group and Alliance Property Management.

Community runs deep in Brice's family. His father, Steve Ebert, has dedicated 55 years of his career to Farmers State Bank, so Brice considers it an honor to follow in his footsteps by joining the Board of Directors.

Brice has been happily married to his wife, Rachel, for 24 years, and together they are raising three amazing daughters. As a family, they love spending time in the Colorado mountains and making memories together. Personally, Brice enjoys fishing, hunting, being outdoors, and making time for one-on-one moments with each of his girls.

Brice is truly excited to join the Board and looks forward to getting to know community members on a deeper level. He hopes to bring his extensive experience in real estate and business in a way that is both meaningful and valuable to the Board and the communities the Bank serves.

Kaylene Plummer serves as the Senior Vice President and Data Operations Officer at Farmers State Bank. She has been with the Bank for 42 years, beginning her career as an assistant in the data operations department.



Throughout her tenure, Kaylene has taken on many responsibilities, including assisting with the evaluation and implementation of new technology for the Bank. She also serves on several committees, including the Bank's IT and Marketing Committees, and is currently the chairwoman for one of the committees within the Kansas Bankers Association.

Kaylene lives near Westmoreland with her husband, Jack. She has four grown children and is one proud grandparent! She loves spending quality time with her grandbabies and likes to refinish and repurpose furniture.

She is an active member of Christ Lutheran Church in Manhattan, serves as the Vice President of the Westmoreland Area Chamber, is the board secretary for Blue Valley Technologies, and participates in a several other community organizations.

Kaylene values her role as a board member and is honored to contribute to the continued success of the Bank.

### CALENDAR PHOTO CONTEST

Enter photos for a chance to be featured  
in our 2027 calendar.

**ENTER NOW!**

[www.bankwithfarmers.com](http://www.bankwithfarmers.com)



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