



Dear Neighbor:

We've had a busy season celebrating milestones, weddings, contests, and so much more. Now, we're looking forward to the upcoming county fairs, and before we know it, school will be back in session.

We are also in the process of an important system upgrade. The weekend of November 13th, we will be completing a core conversion update designed to enhance our systems and better serve your banking needs. During this time, online and mobile banking services will be unavailable, lower debit card limits will be in effect, and our locations will be closed Saturday, November 14th. We understand this may cause some inconvenience, and we appreciate your patience. Please plan ahead with your banking needs and watch for any updates on our website, social media, and in our lobbies and drive-thrus.

~ Your Friends at Farmers State Bank

CELEBRATING 50 YEARS AT FARMERS STATE BANK!

We celebrated Roxanne "Roxie" Zoeller on June 26th with an Open House to celebrate her 50-year career in banking!

Roxie began working at The Farmers State Bank of Westmoreland in June 1976 as a teller and proof operator after graduating from Westmoreland High School and Manhattan Technical College. She has also served as an assistant cashier and vice president and is currently a Senior Vice President and Cashier.

She has spent all 50 years working at the same bank, in the same town and has seen many changes throughout the years. Not only has the bank building and her office changed over time, but everything about banking has become automated. She used to be able to type a signature card for a new account or a CD but now she has to create it on a computer. She also remembers how interesting it was to add ATMs and branch locations.

Her biggest challenge used to be the manual processing of checks - looking at each check, posting it, and filing it away, on a daily basis. Then she'd have to match checks with statements and mail them out. Today, her biggest challenges are all the rules and regulations and the amount of fraud and scams. Her favorite memory over the past 50 years was creating floats for local parades. Each year, employees and their families would gather in the evenings and work on putting a float together. It was a fun time with some awesome floats!



Roxie receives her 50-year Award from the Kansas Bankers Association. Pictured (left to right): Cole Thompson, Bankers Insurance Solutions AVP; Roxie; Jordan Lauer, FSB President; and Alex Greig, Bankers Insurance Solutions President.

Congratulations to Roxie on this incredible milestone and her commitment to FSB!

IT'S NEVER TOO EARLY TO THINK ABOUT RETIREMENT

Whether you're just beginning your career, at the height of your career, considering retirement, or already enjoying retirement, the **my Social Security** account is an important tool to have.

This online portal from the Social Security Administration gives you convenient access to your Social Security services and benefits anywhere, anytime.

Through your account, you can review your earnings history, report missing or inaccurate earnings, calculate future retirement benefits, manage current benefits, as well as spousal and survivor benefits. You can also set reminders and download your annual Social Security statements.

Staying informed and prepared for retirement starts with knowing where you stand. To create your account, visit www.ssa.gov and click "Create an Account."

TECH CORNER

Whether you travel for vacation, the holidays, or even business - always be on the lookout for scammers.

With the growing amount of compromised data and personal information available online, it's easier than ever for scammers to collect your information and disguise themselves as legitimate businesses, such as booking agents, hotels, or airlines.

Protect yourself by keeping these tips in mind:

- Do not respond directly to e-mails, texts, instant messages, or phone calls you do not recognize.
- Watch for pressure tactics, especially urgent demands for payment. Take a step back and ask yourself: "Does this make sense?"
- Be cautious about what you share on social media before and during your trip.

A little caution can go a long way toward making your travel safe and enjoyable!

WHY WE CAN'T ACCEPT CHECKS PAYABLE TO A DECEDENT

Losing a loved one is difficult enough without the frustration of being unable to deposit a check payable to them. Unfortunately, this is a situation we encounter from time to time, and it's not easy.

When a person passes away, a check payable to them becomes part of their estate. As a result, a surviving spouse, family member, or other individual, does not have the legal authority to endorse the check on behalf of the deceased. Nor should the Bank supply a missing endorsement stamp.

If an executor/administrator has not been appointed by the probate court, the check should be returned to the issuer. The issuer can then decide whether to reissue the check payable to another party, such as a surviving spouse or child.

(Note: If a court-appointed executor/administrator has been designated, that individual may be able to endorse the check on behalf of the deceased.)

DEBIT CARD LIMITATIONS

You should have recently received a letter notifying you of changes to your Farmers State Bank debit card limits.

The daily ATM withdrawal limit increased from \$500 to \$1,000, and the daily Point of Sale (POS) transaction limit increased from \$1,000 to \$2,000.

Business cards and cards with customized limits, such as those for minors, were not affected by these changes. However, as an added layer of protection against fraud, **all** debit cards are now limited to 12 ATM withdrawals per day and 25 POS transactions per day.

If you would like a copy of our Regulation E Disclosure or have any questions or concerns, please contact us.



FROM OUR KITCHEN TO YOURS

MILKY WAY DIP

Shared by: Tonya Priest

Ingredients:

9 oz. heavy whipping cream
½ c. half and half
8 oz. cream cheese, softened
½ c. brown sugar
½ c. sugar
½ c. caramel syrup
1 Tbsp. vanilla extract
1 c. Milky Way (chopped up)



Instructions:

Cut Milky Way into small pieces. Set aside for later. In a medium bowl, use an electric mixer to whisk the heavy whipping cream with half and half until soft peaks form. Set aside for later. In a second bowl, cream the softened cream cheese. Add the brown sugar, sugar, caramel syrup, and vanilla extract to cream cheese. Whisk until well combined. Add whipped topping to the cream cheese mixture and continue beating. Once combined, fold in the Milky Way pieces. Pour into serving bowl and top with extra Milky Way pieces and caramel, if desired. Serve with apple slices, vanilla wafers, graham crackers, or pretzels.

CHERRY LIMEADE

Shared by: Lisa McGown

Ingredients:

2 c. crushed ice
12 oz. can frozen limeade concentrate (do not add water)
10 oz. jar maraschino cherries (juice reserved)
2-liter bottle lemon-lime soda
1-2 small limes, sliced
12 maraschino cherries (from the jar)

Instructions:

Divide crushed ice between 6 tall glasses. In a large pitcher, gently mix together the frozen limeade concentrate, cherry juice from the cherry jar, and lemon-lime soda. Pour mixture over the ice in each glass. Top off with a fresh lime and 1-2 maraschino cherries.

IN THE COMMUNITY



We celebrated National Beef Month in May with a contest that tested participants knowledge of the beef industry. Maggie Lundberg (pictured left) was randomly selected as the winner and received a cooler with a beef bundle.

Four of our employees took to the greens on a nice Saturday afternoon in June for the Rock Creek Senior Exit Project Fundraiser Golf Tournament. This 4-man team (pictured upper right) brought home 2nd place!



To celebrate America's 250th birthday, we held a random drawing for three bundles of fireworks valued at \$250 each. Julie Wren (pictured bottom left), Sara Dirks (not pictured), and Ashley Rickard (pictured right) each won a bundle.

We were also proud to award Rock Creek seniors Ethan Tonsor, Ellie Prather, and Brooklyn Dye with \$1,000 FSB Business Scholarships.



LISA MCGOWAN

Customer Service Representative

Lisa McGowan joined our team in March as a Customer Service Representative at our Manhattan location.

Lisa grew up on a farm/ranch south of Onaga and currently resides in Onaga. She graduated from Onaga High School and earned a degree in Animal Science from Kansas State University. While at K-State, she met her husband, Robby, who also graduated the same year with the same degree.

After college, both Lisa and Robby moved to Iowa where they worked for Iowa Select Farms, a pork producing company. Most recently, she was an accountant at the Shawnee County Audit Finance Department in Topeka.

Lisa and Robby have two adult children - a daughter and a son. In her spare time, Lisa enjoys crocheting, reading, listening to audio books, and riding horses. One of her favorite memories dates back to 1985 when she won a horse race at the Pottawatomie County Fair. She has bragging rights as the owner and rider of the fastest horse in Pottawatomie County!



WELCOME TO THE FAMILY!

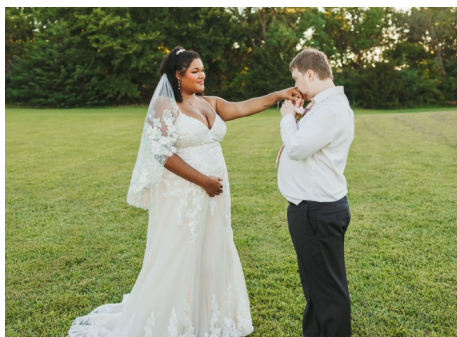
We've celebrated *three weddings and a baby* in less than three months.



Mikayla and Logan Marten - April 26th



Heather and Tommy Edwards - June 20th



Tiana and Colby Shelton - July 11th



ELIZA ANN

Parents: Chelsie and Heath Eisenbarth

Born: May 9th

8lbs., 3oz. | 20 inches

Elliot, Bristol, and Beckett absolutely adore their baby sister!

They all take their big sibling duties very seriously.

Eliza is very loved!

Upcoming CLOSURE DATES

We will be closed the following days:

Monday, September 7th ~ Labor Day

Monday, October 12th ~ Columbus Day

Wednesday, November 11th ~ Veterans Day

Saturday, November 14th ~ Core Conversion Update

Thursday, November 26th ~ Thanksgiving

Thursday, December 24th ~ Closing at Noon

Friday/Saturday, December 25th-26th ~ Christmas

Thursday, December 31st ~ Closing at 2:00pm

Friday/Saturday, January 1st-2nd ~ New Year's

— FOLLOW US ON —



@BankWithFarmers

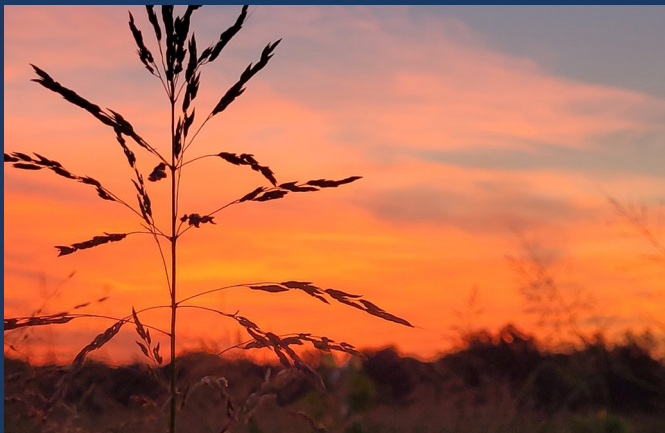
COUNTING THOSE COINS

We are happy to help count your coins!

Before bringing in coin, please make sure it is clean, dry, and free of debris. Dirty coins, wet coins, foreign objects, and damaged coins can cause our coin counters to jam up and even damage them. When this happens, it requires maintenance, which usually means we are without a coin counter for a period of time.



2027 CALENDAR CONTEST



Enter your digital photos for a chance to be featured in our 2027 calendar before September 14th.

E-mail your photo submissions with your name, photo title, and subject location to photos@bankwithfarmers.com. A full set of rules can be found on our website.

For many years, we have proudly supported our local 4-H members and the hard work and effort they put into their projects. We recognize they are the future of our agricultural communities, and are proud to continue our long-standing tradition of recognizing them again this year.

We hope to see you at an upcoming fair!

Riley County Fair: July 24th-28th

Pottawatomie County Fair:

July 29th-August 2nd

**PROUD SUPPORTER OF
OUR LOCAL 4-H'ERS**



CORE CONVERSION UPDATE



This update will include software and service enhancements designed to improve your banking experiences.



We apologize for the inconvenience and appreciate your patience as we make these improvements to **better serve and meet your banking needs.**



UPCOMING CLOSING

NOVEMBER 14TH

SERVICES WILL BE INACCESSIBLE
OVER THE WEEKEND



ONLINE &
MOBILE BANKING
Unavailable



LOWER
CARD LIMITS
In Effect



DURING THIS TIME, SOME SERVICES WILL BE
LIMITED OR UNAVAILABLE.
PLEASE PLAN ACCORDINGLY.

Thank you
**FOR BANKING
WITH US!**

BANK *with* **FARMERS.COM**

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