.Bank: Secure & Exclusive

F&M Bank recently made the switch to a more secure domain that is exclusive to verified banks.

What is .Bank?
.Bank is a secure website domain made only for verified banks. It helps customers know they are visiting a real bank website or receiving emails from a trusted bank. The .Bank domain adds an extra layer of trust and security.

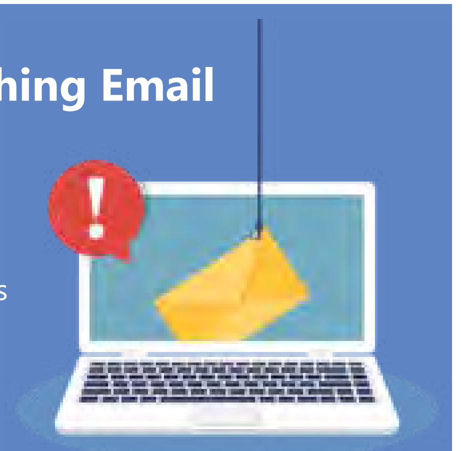
Why is .Bank more secure?
Only verified banks can use a .Bank domain. Banks that use .Bank must follow strict security requirements and are regularly monitored for compliance. Seeing .Bank in a website address or email helps customers recognize legitimate bank communications and avoid common scams such as phishing, email spoofing, and fraud.

Do I need to do anything differently?
Look for .Bank in our website address and email addresses to make sure you're communicating with us. Please update your saved bookmarks and contact information with our new .Bank website and email addresses.

F&M Bank will **never** ask for your online banking password.

F&M Bank has received reports of suspicious phone calls appearing to come from the bank. If you receive a phone call and something feels off, hang up and contact F&M Bank directly using a known and trusted phone number.

Spotting a Phishing Email



Phishing emails are designed to look like they come from a trusted company, but their goal is to trick you into sharing personal or financial information. Watch for these warning signs:

- **Unexpected requests** for passwords, account numbers, or personal information.
- **Urgent or threatening language** that pressures you to act quickly.
- **Links that don't match** the company's official website.
- **Misspellings, grammar mistakes, or unusual formatting.**
- **Email addresses that look suspicious** or don't match the organization's official domain.

When in doubt, don't click links or open attachments. Instead, contact the company directly using a phone number or website you know is legitimate.

Remember:
If it's not .bank, it's not us.

F&M BANK

101 E Main St, Manchester, IA 52057
220 W Main St, Anamosa, IA 52205
4000 1st Ave NE, Cedar Rapids, IA 52402
200 1st St SW, Cedar Rapids, IA 52404
111 E 1st St, Monticello, IA 52310
7641 Lake Dr, Lino Lakes, MN 55014
845 E County Rd E, Vadnais Heights, MN 55127

Happy Retirement Keith Kramer!

Keith's legacy spans a 45-year career in banking, including 22 years of dedicated service to F&M Bank. Congratulations on your well-deserved retirement, Keith!

CONGRATULATIONS!

Marty Dunn

Celebrating 30 Years on our Board

F&M BANK

Summer 2026 | Jones County

If it's not .bank, it's not us.

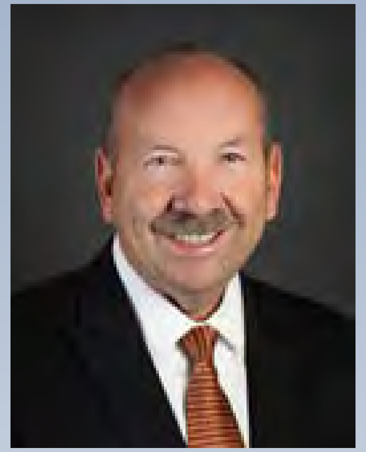
www.fmbank.bank

We switched to fmbank.bank, providing you with an even more secure banking experience.

READ MORE ON PAGE 5

www.fmbank.bank

GUEST WRITER : KEITH KRAMER



To Our Valued Clients

It has been a truly humbling experience to retire after 45 years in banking, 22 of those years at F&M Bank. To the Dunn family, the team at F&M, and all the clients and friends I have met in the last 45 years: Thank you. It's been absolutely wonderful.
Firstly, I want to thank my wife, Sherry. There's no way I could have accomplished even half of the things I have without knowing our boys and everything else was taken care of at home. I am so proud of our three boys (Nate, Jordan, and Luke) and their families. Thank you all for supporting me in my career and all of the non-profits I've been able to get involved with.

With that support behind me, I was able to fully invest myself in the work, the people, and the purpose of community banking. Now that I'm retired, I have a lot of time to reflect. At F&M, we exist for three important reasons: To allow clients to live out their personal and professional dreams; to encourage team members to live out the best versions of themselves; and to make a larger impact in our communities collectively vs. individually. I want to touch on my experiences with these three reasons throughout my time at F&M.

I've always approached banking with the belief that strong relationships are the only way to get meaningful work done. To serve a client well, you have to understand what motivates them, what drives them, and what they are trying to accomplish personally and professionally. That kind of understanding does not come from numbers on a page alone; it comes from listening, asking questions, and taking the time to learn the client's backstory. If I could give a new banker one piece of advice, it would be to stay persistent and stay personal. Understand the laws, know the details, and do the work, but do not forget the human side of banking. Make the phone call. Sit down for the conversation. When you understand what a client is going through, you are better equipped to help them. That is what it means to be a true relationship banker.

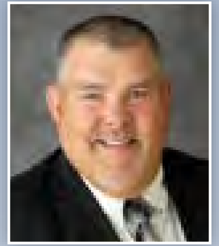
Just as meaningful as serving clients has been the opportunity to work alongside and lead team members. One of F&M's purposes is to encourage team members to live out the best versions of themselves, and I have seen firsthand how powerful that can be. Being a leader has never been about having all the answers; it has been about listening, guiding, challenging people when needed, and giving them the confidence to grow. I hope I have made a positive impact on the people I have worked with, but I also know they have had just as much of an impact on me. Watching team members develop, take ownership, serve clients well, and support one another has been one of the most rewarding parts of my career.

A lot of banks like to advertise themselves as "community bankers". At F&M, this isn't just lip service. Our team is out in the community volunteering their time and investing in the communities we serve. I've been fortunate to lead a few of these endeavors (Maquoketa Valley Dollars for Scholars, Sleep in Heavenly Peace, etc.), but I know it takes a team to make a real impact. The real gift to your community is your time; that is the most precious commodity we have to give. I encourage you to get involved in whatever way you can to make a difference. I saw a need, and I filled it. I was blessed to have the support to do so.

As I look back on 45 years in banking, I am filled with gratitude for the clients who trusted me, the coworkers who became friends, the communities that welcomed me, and the family who supported me every step of the way. Community banking has never been just about transactions, numbers, or balance sheets; it is about people, relationships, and showing up when it matters most. Retirement gives me the opportunity to step away from my daily role, but it does not change the values I have carried out throughout my career. My hope is that the next generation of bankers continues to listen first, serve with purpose, and invest their time in the people and communities around them. Thank you for allowing me to be part of this work. It has truly been an honor.

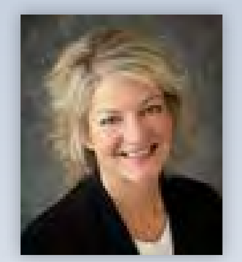
Keith A. Kramer

WELCOME NEW TEAM MEMBERS



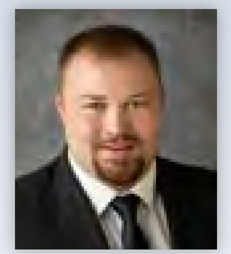
Tyson Jacobi

Tyson, Executive Vice President & Market President, brings over 20 years of banking, lending, leadership, and financial services experience. "Community banking is built on relationships, trust, and local decision-making, says Tyson. "I look forward to continuing that tradition while helping the F&M achieve its strategic goals and serve the needs of our clients and communities." Tyson and his family live in Springville, where he coaches high school wrestling. Welcome to the team, Tyson!



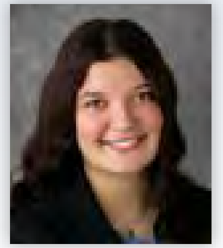
Lisa Patnode

Lisa, Customer Service Representative, joins F&M Bank with over 20 years of experience, including healthcare services and administration. In her spare time, she enjoys reading historical fiction. Welcome!



Connor Andresen

Connor, Junior Credit Analyst, graduated from Upper Iowa University, where he earned a degree in Agriculture with an emphasis on Finance. Connor joined F&M as an intern in 2022. Welcome back, Connor!



Karli Postel

Karli, Customer Service Representative, graduated from West Delaware High School in the spring and is currently attending Kirkwood Community College. Welcome to the team, Karli!

TEAM CELEBRATIONS

Marcy Pate

Congratulations to Marcy Pate on celebrating 15 years at F&M Bank! Marcy is a Mortgage Underwriter.

Joel Althoff

After six years of service on the F&M Bank Board of Directors, Joel Althoff announced his retirement. We are grateful for his thoughtful leadership and wish him the best in the future!

IN THE COMMUNITY

Main Street Monticello

F&M Bank – along with our fellow Monticello Main Street financial institution partners - was honored to be recognized at the Main Street Iowa Development Awards Ceremony. This event celebrates the projects, partnerships, and people that help strengthen communities across Iowa. We're grateful to be part of such a strong network!

Rise & Play Cafe

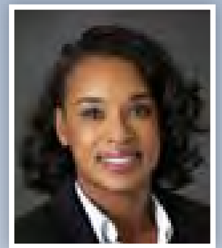
F&M Bank is a proud sponsor of Rise & Play Café in Monticello. Rise & Play Cafe is designed for kids ages 1–10 to imagine, explore, and play in a space made just for them.

Cultivate Anamosa

F&M Bank is proud to support and present a check to Cultivate Anamosa for $15,000 in support of their Small-town Dreams Campaign. The Foundation is committed to growth and is focused on collaboration to secure this challenge grant opportunity and further provide for the goals of Anamosa.

Building Relationships with Treasury Management

by Romaya Burns, Senior Vice President, Treasury Management



After 15 years in Treasury Management, one thing I've learned is that no two businesses are exactly alike. Every company has unique processes, challenges, goals, and opportunities. That's what makes Treasury Management so rewarding! It's not just about products or technology. It's about understanding how a business operates and identifying ways to make those operations more efficient, secure, and effective.

While many people view Treasury Management as simply online banking for businesses, it encompasses much more. Treasury solutions help organizations streamline payments, automate receivables, improve cash-flow visibility, mitigate fraud, and optimize excess cash. Services such as Positive Pay, ACH, and sweep accounts play an important role in helping businesses manage their day-to-day financial operations more effectively.

One of the most rewarding aspects of my role is meeting with business owners and operators to learn about their organizations. By discussing how they collect payments, pay employees and vendors, and plan for future growth, we often uncover opportunities to improve efficiency, strengthen fraud protection, and support long-term success. These conversations also help build stronger banking relationships, allowing us to better understand our clients' needs and recommend solutions that add meaningful value.

Get Started

F&M Bank's Treasury Management team is ready to tailor our services to your business. Let's talk! We're here for you.

treasurymanagement@fmbank.bank
319.730.5965

Treasury Management continues to evolve through enhanced fraud prevention tools, digital banking innovations, regulatory changes, and emerging technologies. Our responsibility is to stay informed so we can help clients navigate change and identify solutions that fit their unique needs.

At F&M, Treasury Management is about more than products. We are built on relationships and we are committed to being a trusted partner every step of the way.

F&M BANK EVENTS

Have Lunch with Us

Thank you to everyone who joined us for our Annual Have Lunch With Us Event in Anamosa! We had a great time serving our clients and community.