



# .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



## CONGRATULATIONS!

*Marty*  
**Dunn**

Celebrating 30 Years on our Board



SAVE THE DATE

Have **Lunch**  
*with us!*

**Tuesday,  
August 25**

11 a.m. - 1 p.m.  
Back Entrance of F&M Bank

# F&M BANK

Summer 2026 | Manchester

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



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*

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. "I am honored to join F&M Bank and work alongside such a dedicated team," says Tyson. "Community banking is built on relationships, trust, and local decision-making. 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 spouse, Michelle, live in Springville with their children. In his free time, he enjoys coaching high school wrestling. Welcome to the team, Tyson!

TEAM CELEBRATIONS



Whitney Rave

Whitney Rave was promoted to Vice President, Cashier. Congratulations, Whitney!



Mitchel Mangold

Mitchel Mangold has been promoted to Senior Credit Analyst. Congratulations!

IN THE COMMUNITY



Manchester River Days

F&M Bank was proud to be a Diamond Sponsor of this year's Manchester River Days!



Junior Achievement

F&M team member Whitney Rave recently completed a 5 week Junior Achievement class with 5th graders from St. Mary's. The program introduced students to essential aspects of our nation's economy, skill development, career exploration, and community involvement.



Dollars for Scholars

Congratulations to Taylor Saunders, recipient of the F&M Bank Scholarship! Taylor plans to attend Iowa State University in the fall.



Delaware County Fair

F&M team members are always excited to celebrate the best week of summer! Whether it's throwing candy in the parade, working the fair gate, or serving fairgoers at the Steer 'N Stein, our team is having fun!



Gals & Grain

F&M Bank recently hosted our first-ever Gals & Grain event at Windmill Hill Weddings & Events! Guests heard from Allison Ryan on current grain marketing trends while enjoying great snacks, conversation, and connection.

Standout Performer of the Week Awards Banquet

F&M Bank and KMCH was proud to host the Standout Performer of the Week Awards Banquet in May. Our speaker, BJ Hermesen, spoke about his experience as a Major League Baseball player. Standout Performers are recognized for their outstanding performance in their sport, as well as their perseverance, community involvement, and positive attitude. Congratulations to the Class of 2026 Standout Performers!



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!

