



The LOCAL LEDGER

Merry Christmas Communities Q4 2025

In This Issue

Dear *Friends and Neighbors*,

As the year comes to a close, we'd like to thank you for being part of our banking family and for embodying the spirit that makes Central Minnesota and our rural communities so special. Your trust, hard work, and commitment to looking out for your neighbors are the values that guide the way we serve you every day.

From all of us at Farmers & Merchants State Bank, may your Christmas and coming year be filled with peace, gratitude, traditions and time with those you love.

As we look ahead to 2026, we remain dedicated to relationships built on trust and respect, local decision-making, and the neighbor-helping-neighbor ethic that keeps our small towns and rural communities strong.

Merry Christmas and Happy New Year!

From Our Farmers & Merchants State Bank Family to Yours



Pierz Location *Growing;* Renovation Underway!

On November 17, Farmers & Merchants State Bank kicked off a renovation project at our Pierz location. This renovation project will provide much-needed room for future growth while significantly improving customer experience and operational efficiency inside the bank and in our drive-thru.

Planned upgrades will make the lobby more open and inviting, reduce wait times, and provide comfortable waiting areas, as well as updated spaces for private meetings and faster service. The addition of a third lane in the drive-thru will help with traffic and speed-of-service during busy times. A new drive-thru canopy will provide shelter and shade during transactions.

This project will happen in 3 phases over the next year, and will likely wrap up the end of 2026.

The Pierz location will remain open with clear signage to help you find what you need during construction. We are committed to keeping disruptions to a minimum. However, some areas may be temporarily inaccessible during the project.

Our intention is to keep normal hours, but if changes are necessary, we will make every effort to notify you in advance via email, our website, and in-bank signage.

Thank you all in advance for your support and patience as the project progresses. We're excited for these changes and the ability to serve you even better in the future.

New customer and team amenities will include:

- ✓ A new main floor conference room for meetings;
- ✓ More efficient workstations;
- ✓ Enhanced teller areas to better serve you in-person and at the drive-thru; and
- ✓ A more spacious, comfortable and central waiting area.



Design/Build Project by:





FARMERS & MERCHANTS
STATE BANK



Beat Holiday Chaos with the F&M Mobile Banking App! At your Fingertips 24/7

This holiday season, mobile banking can help you budget smarter, shop more securely, and manage your money on the go—so you can focus more on celebrating and less on stressing over finances.

What can you do? What are the key benefits of mobile banking?

- **24/7 access to your accounts** so you can check balances, move money, deposit checks, and pay bills anytime, anywhere.
- **Real-time alerts** for large purchases and unusual activity help you stay on top of spending and spot suspicious activity fast—even while traveling or shopping.
- **Strong security with biometric login** (fingerprint or face ID) and multi-factor authentication.
- **Supports mobile wallet apps and contactless payments** so you can shop securely without pulling out your card. These tools help reduce fraud risk at a time when scams and card theft typically increase. NOTE: this requires the use of a mobile wallet app such as Google Pay, Samsung Pay, Apple Pay, etc.

If you don't already have the F&M Mobile App, download it for 24/7 access, real-time alerts, smarter budgeting tools, and safer holiday shopping—all from your phone. If you have questions, any one of our friendly customer service representatives are ready to help.

Get our App

For Mobile Banking



SCAN ME!

GET IT ON
 Google Play

Download on the
 App Store

Or Visit FMPierz.com

FARMERS & MERCHANTS
STATE BANK



Tradition of Giving & Holiday Gift Card Drawing, Now Through FRI, Dec. 12

*For Every \$1 Donated, F&M Will Match \$1
Up to \$7,000 Per Location!*

Our Tradition of Giving is running now through FRI, Dec. 12. This year, we've focused our giving on causes/charities important to each of our communities.

For every \$1 collected for each location's chosen cause/charity, we will make a \$1 donation to the local charity/cause and/or food shelf in Pierz, Sauk Rapids, or Eden Valley, up to \$7,000 per location.

We upped our match in response to the increased demand and strain being put on our local food shelves. Organizations in Central MN are reporting record or near-record numbers of families seeking emergency food support, with many first-time visitors who have not previously needed to use food shelves. About 1 in 5 Minnesota households are struggling to afford enough food this season.

Charities being supported/donated to include the:

- Jared Tomala Toy Drive (Pierz)
- Eden Valley-Watkins Annual National Honor Society Christmas for Kids Drive
- St. Cloud Salvation Army (Sauk Rapids)

We're also doing a drawing for a \$50 F&M Gift Card, 3 winners at each location. So be sure to enter when you stop by with your donation.



JOIN US in our
Tradition of Giving

**Supporting the
Causes Important to Each of
our Communities**



In Loving Memory of Jared Tomala




**Annual NHS
Christmas for Kids**



Primarily Serving Benton, Stearns, and Wright Counties, including: St. Cloud, Sauk Rapids, Sartell, Waite Park, Cold Spring, Avon, and Collegeville.

ENTER TO WIN

\$50.00 F&M Gift Card

ENTER by  **FRI, 12/12/25**

No purchase or account necessary.
Three winners per location, nine total. Drawing on or around MON, 12/15/25.



The Holidays: A Prime Time for Fraud

F&M's fraud-fighting specialist recently shared some tips for spotting and preventing holiday fraud. Unfortunately, the season of generosity and goodwill is also a time when scammers try to exploit people's kindness. Here are some common holiday scams to watch out for and ways to stay safe online.

- **Fake Delivery Notifications:** Phony emails or texts claim there's a problem with your package and urge you to click a link or share personal details.
- **"Too Good To Be True" Deals:** Fraudulent websites and fake social media ads may offer unreal discounts to steal your payment information or sell counterfeit items.
- **Charity Scams:** Scammers create fake donation sites or impersonate real charities to take money intended for good causes.
- **Phishing:** Fraudsters pose as retailers, delivery services, or banks to trick you into revealing sensitive information.
- **Social Media Scams:** Watch out for suspicious contests, giveaways, or direct messages asking for personal data or to click unfamiliar links.
- **Seasonal Employment Scams:** Fake job postings can request upfront fees or ask you to transfer funds as part of fake onboarding processes.

Helpful Tips

- Verify websites before making purchases or donations.
- Double-check URLs for accuracy.
- Do your research. If it sounds too good to be true, it usually is.
- Avoid clicking on suspicious links or attachments.

How and Where to Report Fraud

If you think you have been scammed:

- Stop all contact with the suspected scammer immediately.
- Contact your bank or card issuer immediately and monitor for unusual activity.
- Report the scam to the Federal Trade Commission at **ReportFraud.ftc.gov**, which helps law enforcement track patterns and investigate fraud.
- For online or internet-based scams, file a complaint with the FBI's Internet Crime Complaint Center at **IC3.gov**.
- Stay alert and share this information with friends and family to help keep everyone safe this holiday season.



SCAN to visit F&M's Fraud
Prevention Support Page

eStatement Benefits & How to Sign Up!

eStatements turn your monthly statement into a fast, secure snapshot of your money, without the paper clutter. They save time, protect your information, and make it easier to stay on top of your accounts.

With eStatements, you can:

- **View your statements anytime, anywhere**, from any device, instead of waiting on the mail.
- **Get faster delivery**, so you see your balance and transactions sooner and can spot fraud more quickly.
- **Reduce the risk of mail theft and identity fraud** by keeping sensitive details inside secure online banking.
- **Clear out paper piles** by storing, searching, and downloading past statements in just a few clicks.
- **Go greener** by using less paper and fewer resources, while often avoiding fees tied to paper statements.

Enrolling in eStatements is as Easy as 1-2-3

1. Login to Online/Mobile Banking.
2. Go to the "Preferences" tab click on "Update E-Mail Address" and ensure you have a valid e-mail address registered. This will allow you to receive notifications when a new eStatement is available.
3. On the "Preferences" tab select "Opt-in Agreements" and choose "eStatement Enrollment." Follow the simple prompts to verify you are able to view PDF files and complete your enrollment in eStatement delivery.

Prefer personal help or are unsure about it?

Stop by or give us a call, one of our helpful Customer Service Representatives will walk you through eStatement signup step by step or enroll for you. You can also send us a message through "Contact Us" menu in Online/Mobile Banking.

Switch to eStatements today, and start enjoying smarter, simpler banking. It's a great idea for a New Year's resolution, too!



Out in the Community

We sponsored several events in our local communities for the holidays. Here are just a few of the events we have or will be supporting.

Join Us For

PACC St Nick Night

Event sponsored by your Pierz Area Commercial Club

12/3/25 4-8PM

SAUK RAPIDS INVITES YOU TO THE ANNUAL HOLIDAY CELEBRATION!

5th Year 2025 **Jingle & Mingle**

Sat., December 6th

Markets open at **9:30am**. See website for event schedule.

ACTIVITIES FOR ALL AGES THROUGHOUT THE DAY!

- Artisan Market
- Business Market
- Visits with Santa
- Toys For Tots
- Lighted Grand Parade
- Llama Wonderama
- Horse-Drawn Wagon Rides
- Holiday Creation Classes
- Christmas Concert
- Jingle Bingo
- Living Nativity
- Very Merry Meat Raffles

SaukRapidsJingleMingle.com

Christmas Open House

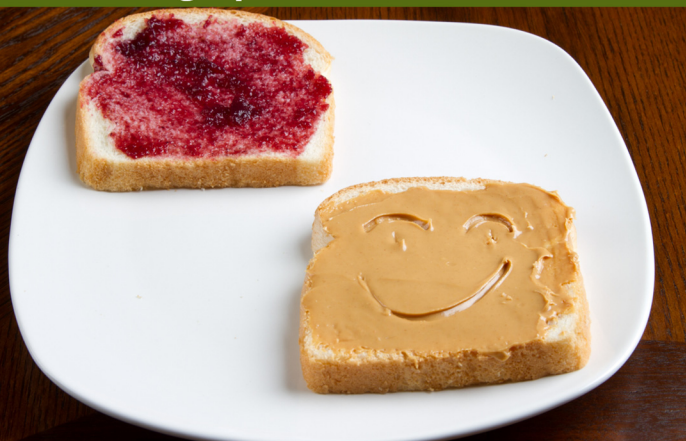
THU & FRI
Dec. 11 & 12
8:30 AM-5 PM

Cookies, warm refreshments, and friendly smiles.

Eden Valley State Street TREE Sponsor



What did the peanut butter say to the grape on Christmas?



'Tis the season to be jelly!

UPCOMING Events - Save the Date!

Following are some of the F&M events, activities and sponsorships we don't want you to miss. Please note that some dates are current as of today and subject to change. We'll do our best to keep you updated.

CLOSED or CLOSING EARLY

- DEC 24: Christmas Eve Day - All Locations Closing at NOON
- DEC 25: Christmas Day - Closed
- JAN 1: New Year's Day - Closed
- JAN 19: Martin Luther King Jr. Day

BANK EVENTS/PROMOTIONS:

- NOW-DEC 19: No Activation Fees on Gift Card Promotion
- THU & FRI, DEC 11 & 12: Christmas Open House
- NOW-DEC 12: Tradition of Giving & Gift Card Drawing

COMMUNITY PARADES/ACTIVITIES

- SAT, DEC 6 - Sauk Rapids Downtown Jingle & Mingle Parade (starts at 5 PM)
- MON, DEC 15 - The Canadian Christmas Train Stop in Eden Valley at around 9 PM

Connect with Us!

...on Facebook and our other social media platforms. Think a friend might like *The Local Ledger*? Share a copy with them. You can sign up to receive future eNewsletters via email at the bottom of the home page of our website.

We sure hope you enjoyed this issue. Feel free to contact us with any article suggestions or questions you may have. You can send them to our editor at julieb@fmpierz.com or call her at 320.406.1256.

FMPierz.com

Member
FDIC

**EQUAL HOUSING
LENDER**

NMLS #528169

