

Ambassador Club News

Spring 2019

A newsletter for F&M Bank's Ambassador Club members



Doug Sanders

President's Message

This is a proud moment at F&M Bank as we celebrate the 150th anniversary of our founding. This event places us in rare company. Of the 436 banks in the state of Illinois, F&M is the 13th oldest and also ranks among the oldest 3% of all banks in the United States.

F&M Bank is proud to be a part of the Galesburg, Brimfield and Peoria area communities. As a community bank, all of our decisions are based on what is best for the individuals, families and businesses we serve.

Trusts and trust-related services have the perception of being complicated financial accounts available only to those in higher income brackets. However, they can be beneficial for many people regardless of income. We can help you decide if a trust is the right option for you, your financial situation and your future goals and wishes.

You'll also find a refreshing difference when you come to us for your investment needs. Before we make a single recommendation, our team gets to know you, your future goals and your lifestyle. There is no pushing specific investment types or categories—simply solid recommendations customized to help you achieve your goals.

Thank you for placing your trust in F&M Bank.
We appreciate your business.

Sincerely,

A handwritten signature in cursive script that reads 'Doug Sanders'.

Doug Sanders, President & CEO

Featured Ambassador Club Merchant



The **Discovery Depot Children's Museum** provides an engaging atmosphere in which children and families explore, learn, and have fun together. Since 1999, they have sought to fulfill their mission "Inspiring Wonder and Excitement for Learning" through diverse programs, exhibits, and community partnerships. Discovery Depot promotes literacy, science, engineering, technology, mathematics, fine arts, and cultural education by engaging families through hands-on learning.

In addition to providing exhibits and programs, they lease classroom space for private events, including children's parties, business meetings, and other special events.

The museum is located across the street from the Galesburg Amtrak Station and the Galesburg Railroad Museum. F&M is proud to be a sponsor of Discovery Depot.

Ambassador Club members receive 10% the purchase of gift shop items.

Discovery Depot Hours:

Tuesday to Saturday: 10 a.m. to 5 p.m.

Sunday: 12 to 5 p.m.

Closed Mondays, except on school holidays

Discovery Depot Children's Museum

128 S. Chambers Street

Galesburg, IL 61401

Phone: (309) 344-8876

Web site: www.discoverydepot.org

Email: director@discoverydepot.org



Join us!

Enjoy food, fun and friendly conversation at a distinctive restaurant every other month for the chef's choice of either a beef, chicken or where available, a vegetarian entrée, plus beverage. Dinners are priced at no more than \$20.00 per person. This year we're adding something a little different and tossing in a couple of lunches (April & August). Lunches are priced at no more than \$15.00 per person.

Thursday, June 20 – Big Catz BBQ, 6:00 p.m.
221 E. Main St., Knoxville
RSVP's due June 13

Friday, August 23 – The Packinghouse, Noon
441 Mulberry St., Galesburg
RSVP's due Aug. 16

Thursday, October 17 – Iron Spike Brewing Co, 6:00 p.m.
150 E. Simmons St., Galesburg
RSVP's due Oct. 10

Tuesday, December 10 – Sully's Pub, 6:00 p.m.
1075 N. Henderson St., Galesburg
RSVP's due Dec. 3



Four Questions to Identify Your Retirement Needs and Goals

1. What do I want to do? Are you thinking of downsizing and relocating in retirement? Or maybe you'd love to start your own small business or consulting practice? Is your dream to stay in your family home and pursue the hobbies and travel you've never gotten around to? Determining what "retirement" means to you can help you figure out what your financial needs will be.

2. When do I want to do it? Are you planning to quit as soon as you hit retirement age or keep going to 70 or beyond? Does part-time work sound like a good transition? Once again, knowing when and how your financial situation will change is important in your planning.

3. How is my health? Considering current ailments or conditions can help you determine potential medical costs in retirement as well as future plans. If you're notable to be as active as you once were, for example, you may find it satisfying to get involved in community or volunteer work rather than make plans for world travel. Focusing on preventive care now also has the potential to minimize health care costs later and allow you to better enjoy retirement.

4. How much money will I have? Use online retirement calculators to see how much income you can depend on in retirement and what your needs may be. To get a realistic idea of how much you'll require, factor in the goals you've come up with relating to what you want to do and when, along with possible health care issues and other considerations.



For questions regarding estate planning, please contact Jon Holthe.

Jonathan D. Holthe, CFP®
Senior Vice President &
Senior Trust Officer
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Jon.Holthe@thefmbank.com

Nondeposit investment products are available through our Trust & Investment Department. Nondeposit investment products: Are Not FDIC Insured • Not Bank Guaranteed • May Lose Value • Not a Deposit • Not Insured by Any Federal Government Agency.

Source: The American Institute of Certified Public Accountants-360Degrees of Financial Literacy. Accessed April 2, 2019.
<https://www.360financialliteracy.org/Topics/Retirement-Planning/Funding-Your-Retirement/4-Questions-to-Identify-Your-Retirement-Needs-and-Goals>

Ambassador Club Highlights and Travel Events April - October 2019

*For reservations or information, please contact
Denise Haptonstahl at 343-0002, ext. 20667,
or by email at Denise.Haptonstahl@thefmbank.com.*

Blood Pressure and Bone Density Screening Wednesday, May 29 10:00 a.m. - 12:00 p.m. F&M Bank, 21 E. Main, Galesburg

May is Blood Pressure Awareness Month! Connie Wessels, RN, Director Education Resources - OSF St. Mary Medical will be taking blood pressures and conducting bone density screenings. Light refreshments will be served and everyone is welcome!

Starved Rock Excursion July 15 & 16

This wonderful overnight trip includes two relaxing days of cruising down the Illinois River on the Spirit of Peoria riverboat. All-you-can-eat buffet meals, including the chef's prime rib dinner are served throughout the day. Entertainment includes live singing, guitar, banjo, and ragtime piano, storytelling, historical information at various spots, wildlife sightings, and an optional hike to the Starved Rock Historic Site. Lodging provided by the Starved Rock Lodge. Enjoy the slower pace of life on this unique paddleboat!

*Platinum Members - \$484, Gold Members - \$510,
Non-Members - \$535. Reservations and payment due
by May 15, 2019.*



A Day At The Illinois State Fair Monday, August 12, 2019 8:00 a.m. - 6:30 p.m.

This is Senior Day at the fair so admission is FREE for those over 60. We depart Galesburg promptly at 8:00 a.m. to the Illinois State Fair in Springfield. We will take a 20-minute break halfway to Springfield. After arriving at the entrance to the Illinois State Fair, we'll enjoy a fantastic day exploring the sights, sounds, smells and everything else the fair has to offer. We will leave Springfield at 4:00 p.m. for Galesburg.

*Platinum Members - \$33, Gold Members - \$36,
Non-Members - \$40. Reservations and payment due
by August 5, 2019.*

*For those of you
who enjoy
reminiscing about
Galesburg history,
you won't want to
miss what we are
planning in
September.
Details to
follow....*



Celebration Belle Classic Oldies Riverboat Cruise Friday, October 11, 2019 9:00 a.m. - 4:30 p.m.

Imagine yourself cruising down the Mississippi on the majestic Celebration Belle Riverboat, admiring the colors of autumn around you. Enjoy homemade sticky rolls and fruit upon departure, then a hot, two-entrée lunch buffet. Sit back, listen and even dance to the sounds of some of your favorite tunes from the 40's to the present. Don't forget your cameras to capture the scenic views.

*Platinum Members - \$107, Gold Members - \$112,
Non-Members - \$117. Reservations and payment due
by September 13, 2019.*

CD Rates are Pushing Up!

8-Month Certificate of Deposit

2.35% APY*

Open your CD with
F&M Bank and
watch your money
safely grow!

*Annual percentage yield (APY) is accurate as of April 19, 2019 and is subject to change without notice. Fees could reduce the earnings on the account. A penalty may be imposed for early withdrawal. The minimum balance required to open is \$10,000 and must be new money to F&M Bank. The maximum deposit is limited to \$250,000 per client.



Member
FDIC



Ambassadors Club Director's Message

We sure have had a winter with historic numbers for the weather books. I'm certain we're all glad to see grass turning green and hear the birds singing sweet.

While we're talking numbers, F&M Bank is 150 years old—WOW! We are all very excited to celebrate our anniversary with you throughout the year. F&M is planning lots of fun events and activities. We'll keep you posted.

We started off the year with a delicious Ambassador Diner's Club dinner at Cherry Street in February. The weather cooperated and the chef prepared three scrumptious entrees for us to choose from. Our server was amazing and we all had a terrific time.

Also in February we tried something new. We attended a Simple Fix Meal Prep event at Hy-Vee Food Store. Upon arriving, the dietitian had everything ready to go at our station, and I mean everything. We simply assembled our meals and took them home to freeze and enjoy at our leisure. There was no clean-up and we had a great time.

Please look over the events we have scheduled for this year. I'm certain there is something to interest you. We have planned a nice mix of old favorites that folks seem to enjoy and have added a few new events that will surely spark some interest.



Our *Celebration Belle* Riverboat Cruise was such a hit last year that it's on our hit parade again this year. See the schedule in October for additional details.

As we go to press, we're exploring an Amtrak train ride to Kewanee for breakfast at The Station. We hope to leave at 7:37 a.m. and be back in Galesburg by 10:30 a.m. It would be a fun outing with friends or grandkids. Watch for details.

I have stirred up the Ambassador Diner's Club a bit and added two lunches. Jimmy's Pizza in April and The Packinghouse in August. Check out the Diner's Club schedule. I would love to have you join us.

Make sure to visit the businesses participating in our



Denise Haptonstahl

Ambassador Club Merchant Discount Program. We're very happy to have them in our merchant lineup and appreciate their generous discounts for our club members.

Until Next Time,

Denise Haptonstahl

Ambassador Club Director

(309) 343-0002, ext. 20667

Denise.Haptonstahl@thefmbank.com

Excite Your Taste Buds!

Blueberry Crisp

Ingredients:

1-1/2 cups flour
6 cups blueberries
3/4 cup brown sugar
2 T. instant tapioca
1/2 cup (1 stick)
diced butter
1/2 tsp. salt
1 cup sugar
1/4 cup lemon juice
1 tsp. cinnamon



Instructions:

Preheat oven to 350°. Combine flour, brown sugar, butter and salt, and mix to coarse crumbs.

In a large mixing bowl, combine blueberries, tapioca, sugar, lemon juice and cinnamon. Spoon this mixture into a 9"x12" baking dish coated with cooking spray.

Top with an even layer of the flour-sugar crumb mixture.

Bake 40 minutes, until topping is golden brown and filling is bubbling. Serves 8.

F&M Ambassador Club Merchant Discount Program

Business	Galesburg Address	Discount Offered
Accounting Systems Inc.	232 E. Simmons St.	10% off tax prep fees for new customers; 5% off tax prep fees for returning customers (\$10.00 min. discount)
Azer Clinic	872 W. Dayton St.	10% off any goods in-stock; bio freeze, exercise bands, ice packs, etc.
Azer Medical Supply	156 E. Main St.	10% off any goods in stock sold; 10% off shelf braces, DME etc.
Bard Optical	1265 N. Henderson St.	\$48.00 eye exam, 25% off frames, 25% off sunglasses, 10% - 20% off lenses
Cherry Street Restaurant & Bar	57 S. Cherry St.	10% off appetizers (dine-in only)
City Select Motors Inc.	621 N. Henderson St.	10% off any service provided from our Service Department
Dare Essentials Day Spa	451 N. Henderson St.	\$55.00 facials (\$20.00 savings)
Discovery Depot	128 S. Chambers St.	10% off gift shop items purchase
Dr. Kandy Sayrs	1865 N. Henderson St., #9	20% off all cosmetic tooth whitening services
Family Video	1095 E. Main St. & 187 W. Losey St.	Free 5 night \$1.00 movie with a new release movie
Go Van Goghs	237 E. Tompkins St.	10% off any in stock item
Happy Joe's Pizza Grille	1727 N. Henderson St.	Buy large pizza for medium price. Once per visit or phone call
Jerry's Mojo	Mobile Coffee Vendor	10% off one coffee
KND Discounts	562 N. Henderson St.	10% off regular priced merchandise
Lim's Ice Cream Shoppe	975 N. Henderson St.	10% off regular priced Ice Cream Cake or whole Ice Cream Pie
McDonald's	1072 N. Henderson St. & 1158 E. Main St.	Free 16 oz. drink with the purchase of any sandwich
Pizza House	132 E. Simmons St.	15% off – eat in, take out, delivery
Pizza Ranch	2590 N. Seminary St.	Any large pizza – \$10.00, and/or 8 pcs. chicken, all dark, \$10.99
Royal Cleaning Services	2335 E. 2nd St.	25% off any new housekeeping services
Rustbucket on Main	341 E. Main St.	10% off any purchase
Sitka Salmon Shares	109 S. Cherry St.	25% off share enrollments and/or 10% off retail store purchase of non-sale items
Visions Venue and Hall	2093 Knox Rd., 150 E.	\$50.00 off rental of bedroom suite
YMCA	1324 W. Carl Sandburg Dr.	Waive one-time Join Fee (\$60.00 value)



Aim High. Bank Strong.

21 E. Main St., Galesburg • 343.7141
 1230 N. Henderson St., Galesburg • 344.3700
 2616 Veterans Drive, Galesburg • 344.3232
 123 E. Knoxville St., Brimfield • 446.3344
 4900 N. Glen Park Place, Peoria • 683.2881

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