

Ambassador Club News

Spring 2022

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

President's Message

This past December, we opened the Monmouth, Illinois office at 2 AmericInn Way, Suite D. This new office provides a more convenient location for our current Ambassador Club members and allows us to serve new clients efficiently.



Doug Sanders

This new office brings to seventeen the number of locations where you can conduct business: six locations under the F&M Bank, Division of CBI Bank & Trust, brand in



Newest location in Monmouth, Illinois

Galesburg (3), Monmouth, Peoria, and Brimfield; and eleven CBI Bank & Trust locations in Muscatine (3), Davenport (2), Coralville, Kalona, Washington, Walcott, and Wilton, Iowa and Buffalo Prairie, Illinois.

We are excited to resume Ambassador Club activities. Read about upcoming local events and regional trips later in this newsletter.

We value your banking relationship and hope you will recommend us to friends. Tell a friend about the Ambassador Club, and we will reward you both with \$10!

Our experienced, dedicated staff is always ready to assist and make your banking experience as convenient as possible. Thank you for being a member of the Ambassador Club!

Sincerely,



Doug Sanders
President
F&M Bank Division

Director's Message



Denise Haptonstahl

Greetings everyone!!

If you're anything like me, you are ready to get out of isolation and get reacquainted with the human race. While the pandemic still makes our lives challenging, I have put together a cautiously optimistic schedule of events for the Ambassador Club. Of course this schedule could be subject to change at any time depending on the behavior of the pandemic. See the full schedule of events.

We started playing BINGO in March at The Hub in Galesburg. We were a small group but gained some more members in April and we are having fun. Our first Diner's Club of the year was in March at Cherry Street Restaurant & Bar. The Chef prepared some amazing entrée's for us to choose from and our meals were absolutely delicious! Our next Diner's Club is in Monmouth at The Trax Northside Grill on Tuesday, May 31. We would love to have you join us, so be sure to view the full schedule later in this newsletter.

Do you have a family member or friends who may be interested in changing banks, or are moving to the area? You can give them a Tell-A-Friend coupon. When they bring this to the bank and open one of our fabulous checking accounts, you'll receive a \$10 gift card. They will be entered for a chance to win a prize! During some of our recent new account opening promotions our winners took home a Yeti Bag Cooler, Vitamix Blender, and \$250 gift card. Our current prize is a tabletop Blackstone Griddle.

continued on next page

Message from Denise Haptonstahl, continued

Calling all aspiring chefs! Your recipe could make you a winner! Submit your favorite recipe by regular mail or e-mail. One entry is selected and the winner receives a \$25.00 gift card! That's just what Melissa Bednar did. She won a \$25 gift card with her submission of Dreamy Spaghetti (see recipe on the back page of this newsletter).

A great big Ambassador Club Hello to our friends in the Monmouth area. We opened our new Monmouth branch at 2 AmericInn Way, Suite D with a grand opening in January. Our Monmouth branch offers a full range of products and services to help you with all your financial needs. Stop by and say "Hi" to Payton, Tiffany, Katy and Diana. We are thrilled to have these amazing ladies join our F&M team!

So until I see you at bingo or one of our other fun events, I will leave you with these encouraging words: "You can't go back and change the beginning, but you can start where you are and change the ending." - C.S. Lewis
Until Next Time,

Denise Haptonstahl
Ambassador Club Director
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Evaluating Potential Executors

If you are planning to name an individual rather than a professional as executor of your estate, you may find this checklist helpful in making your decision.

After answering the questions for each of the people you may be considering, note the number of times you chose "no" as an answer.

- Is the person trustworthy? Think about what being trustworthy means to you based on your past experiences with the person. **Yes or No?**
- Is the person efficient? In this case, efficient means being able to handle a lot of details and meet deadlines. **Yes or No?**
- Does the person communicate well? Will he or she be able to talk effectively with court officers, bank and investment company representatives, and family members? **Yes or No?**
- Does the person have a relationship with your family that will help ensure he or she will be committed to act in the best interest of your beneficiaries? **Yes or No?**

- Could he or she stand up to people who object to the wishes you have expressed in your will? **Yes or No?**
- As far as you know, is the potential executor in good health and likely to be able to serve when the time comes? **Yes or No?**
- Does the person meet the legal requirements of your state? **Yes or No?**
- Can you say without hesitation that the person you are considering is the best choice? **Yes or No?**

For questions regarding executorship, or estate planning, contact Jon Holthe and he will be happy to visit with you.



Jonathan D. Holthe
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Senior Trust Officer
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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.

Prepare for your financial future: **Organize your important documents**



Planning ahead may help you stay in control of your finances as you age. Taking the steps listed below now may help avoid or minimize problems for you and your family.

Organize and store important documents in a safe, easily accessible location. That way, they are readily available in an emergency. Give copies to trusted loved ones or let them know where to find the documents. Typically, the following documents will be most relevant to your finances:

- Bank and brokerage statements and account information. Make a list of your accounts with account numbers. Keep a separate list of online bank and brokerage passwords and PINs and keep the lists in a safe place. In addition, make a list of the locations of your safe-deposit boxes, including where the keys to the safe-deposit boxes are located. Also, keep your recent bank and brokerage statements available, as well as information about how to get those statements online if you access them electronically.
- Mortgage and credit information. Make a list of your debts and regular payments, with account numbers and names of the financial institutions that issued the loans or credit cards.
- Insurance policies
- Pension and other retirement benefit summaries
- Social Security payment information
- Contact information for financial and medical professionals, such as doctors, lawyers, accountants, and securities professionals.



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
2 Americlnn Way, Suite D, Monmouth • 734.5757

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How do you spot a scam?

Listen to how someone tells you to pay

The best way to make a clean getaway from a scam? Listen to how they tell you to pay. If someone tells you:

- *“Pay us by putting money on a gift card and then give us the number on the back.”* — That’s a scam.
- *“We’ll send you a check, deposit the check, and then send us the money.”* — That’s a scam. (That check will later turn out to be fake and you will be on the hook for the money.)
- *“You have to pay us by sending money through a money transfer company like MoneyGram or Western Union.”* — That’s a scam.
- *“Pay us by putting money on a gift card and then give*

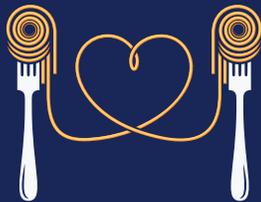
us the number on the back.” — That’s a scam.

- *“Go to a store with a cryptocurrency ATM, put your money in to buy cryptocurrency, and use this QR code to send it to this address.”*— That’s a scam.

Scammers have lots of stories about why you need to pay — like pretending they’re calling from the government, a business, utility, tech company, or even a charity. Or they’ll call about a family emergency. Or maybe they call with an alert about a virus on your computer that needs fixing. No matter what they say, they’ll pressure you to act immediately, and of course, pay them money. When they do, hang up and report them to the FTC at ReportFraud.ftc.gov.

DREAMY SPAGHETTI

Melissa Bednar



- 1 ½ lbs. ground round
- 1 – 8 oz. cream cheese (softened)
- 1 lb. box thin spaghetti
- 1 cup sour cream
- 1 cup small curd cottage cheese
- ½ cup diced green onions (stems included)
- 3 – 6 oz. cans tomato sauce or 1 jar of your favorite sauce

Cook spaghetti; drain. Fry ground round; drain. In the same skillet, add tomato sauce or spaghetti sauce to the meat and simmer 15 minutes.

Mix the softened cream cheese, sour cream and green onions in a bowl. Set aside. Grease bottom of a 9x13 casserole dish. In casserole dish layer the ingredients as follows: one-half the spaghetti, the mix of white ingredients in the bowl, the other ½ of spaghetti, the meat sauce.

Cook at 350 degrees for 1 hour, covered. Let sit 15 minutes after baking to set, then cut into squares and serve. Serves 8

This can be made ahead of time and then cooked after bringing to room temperature.

Ambassador Club

Highlights and Travel Events

May

Bingo!

Thursday, May 12, 2022

2:00 - 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg



FREE Coin Appraisal

F&M Bank, 21 E. Main St., Galesburg

Thursday, May 26, 2022

10:00 a.m. – 3:00 p.m.

Another in our popular series of free valuation events for old coins and currency featuring Ron Beckstrom, who has been bringing us his expertise in the coin world for many years. A member of the American Numismatic Association, Ron works with over 150 banks in a 3-state radius. In addition to valuation, Ron is prepared to purchase items if there is a desire to sell. No reservations taken; services are provided on a first-come, first-served basis. Free to all customers and the general public.



Diner's Club

Tuesday, May 31, 2022

6:00pm

The Trax Northside Grill, 2 AmericInn Way, Monmouth. RSVP's due by May 24.

June

Bingo!

Thursday, June 9, 2022

2:00 - 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg



Hidden Hills Vineyard and Winery

120 Hidden Dr., Knoxville

Tuesday, June 21, 2022

6:00 pm

Located in the hills of west central Illinois, a gravel path leads you to the beautiful winery tucked away conveniently off of interstate 74 in Knoxville. A charming tasting room invites you to sample a variety of wines produced here in Knox County. Savory snacks will be served to compliment your sipping. Also enjoy a tour of the family owned vineyard and winery.

Platinum Members - \$18, Gold Members - \$20, Non-Members - \$23. Reservations and payment due by June 13, 2022.

July

Bingo!

Thursday, July 14, 2022

2:00 – 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg

Diner's Club

Thursday, July 28

6:00 p.m.

Iron Spike Brewing Co., 150 E. Simmons St., Galesburg. RSVP's due by July 21.

Ambassador Club **Highlights and Travel Events**, continued

August



Cubs vs. Cardinals Baseball Game

Thursday, Aug. 25, 2022

Game Time: 12:20pm.

Join us as we travel to Wrigley Field to watch the Chicago Cubs take on the St. Louis Cardinals for an afternoon of fun-filled baseball! Please give Denise a call or send an email to get the latest developments.



September – November

Diner's Club

Thursday, Sept. 8, 2022

12:00 noon

We'll have lunch at 156 East Bar & Grill, 156 E. Main St., Galesburg. RSVP's due by September 15.

Bingo!

Thursday, October 13, 2022

2:00 – 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg

Diner's Club

Thursday, Nov. 3, 2022

6 p.m.

The Packinghouse, 441 Mulberry St., Galesburg. RSVP's due by October 27.

Bingo!

Thursday, November 10, 2022

2:00 – 4:00 p.m.

Free event at The Hub, 143 E. Main St., Suite 102, Galesburg

"I love the Ambassador Club!"
and your friends will, too.

Tell-A-Friend about the Ambassador Club and we will reward you both with \$10!

We value your banking relationship and hope you will recommend us to friends.

Introduce a new customer to the Ambassador Club and we'll give you both a \$10 gift card! Here's how: Fill out this form and give it to your friend. Have your friend bring this form to any F&M Bank office. When they open their own account at F&M Bank, we'll send you a \$10 gift card.

Your name _____

Your address _____

City _____ State _____ Zip _____

Name of friend you are referring: _____

F&M Bank's

Ambassador Club

Exclusively for Customers 50 & Better!

Current customers will receive a \$10 gift card each time they refer a new Ambassador Club member to F&M Bank. For tax reporting purposes, a 1099 form will be issued at year-end to recipients of the gift card(s). May not be combined with other offers and is subject to change without notice.