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Oct., Nov. & Dec. 2020



Direct from Debbie

It is currently an interesting and exciting time for Farmers Bank. We have been faced with many challenges we never dreamt we would need to face concerning the COVID pandemic. During the time that our lobby was closed to the public, the tellers were the face of Farmers Bank in our temporary drive-up trailer, located in the parking lot. With our remodel, we had specific plans on how to handle continuing doing business without many changes, when our existing drive-up was shut down. We planned to have our lobby open with drive-up hours to serve our customers, but those plans were quickly changed with COVID. We had to rush to get a temporary trailer set up, so we could handle business for our customers, while the lobby was closed. Thank you to all of our customers for adapting to this change with very little notice!

I know many of you are interested in what our remodeling project will actually look like, once it is complete. I will give you a short recap of what is scheduled in the next couple of months. I will put in one disclaimer though; this is the information that I know at the time this newsletter is going to print. As with any remodel or building project, it is subject to change quickly.

For purposes of explanation, I will refer to our project as the north building (old city hall and main street building) and the south building (our existing bank building). Currently, there is extensive work being done on the north building. It was basically gutted, and new walls have

been put in place, where new offices will be. The sheet rock is completed and much of the walls are being textured to prepare for painting. The connecting piece combining the two buildings is really

taking shape; this is where our new drive-up lane will be located. To blend the two brick buildings, the brick will be stained. This is



Adventure Club Calendar

November

1st	Daylight Savings Time Ends
11th	Veterans Day
26th	Thanksgiving

December

24th	Christmas Eve
25th	Christmas Day

January 2021

1st	Happy New Year
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Adventure CLUB Businesses of the Month

Spencer Community Theatre (SCT)
Chen's Garden
Heartland Kennels & Pet Resort
H & N Chevrolet Buick Co Inc
HyVee-Spencer
Car-Go Express
Spencer Office Supplies
A & W Restaurant
Audio Video Connection
Coffman's Locksmith Shop
Thrifty White Pharmacy
Spencer Family YMCA
CrossFit

Dates & events subject to change based on availability and participation. Please visit farmerstrust.com and click on Adventure Club Events in the Upcoming Events area.

Calendar at a Glance

October/Nov./Dec. Events

Oct 12 th	Columbus Day / Closed
Nov. 1 st	Daylight Savings Time Ends
Nov. 11 th	Veterans Day / Closed
Nov. 26 th	Thanksgiving / Closed
Dec. 24 th	Lobby & Drive -up Closing at Noon
Dec. 25 th	Merry Christmas / Closed
Dec. 26 th	Farmers Bank Drive-up Closed
Dec. 31 st	Main Lobby & Drive-up Close at 4:35 PM

Dates and events subject to change based on availability and participation. Please visit farmerstrust.com and click on Adventure Club Events in the upcoming events area.

Debbie and Julie are always available to help answer any of your Adventure Club questions, 712-262-3340 or 800-249-3340.



Debbie Sundall

Julie Schultze

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Upcoming Events

an interesting process and we are excited to see the end result. The drive-up area will be finished in a metal product to blend the two buildings together.

In addition to our remodel project, the city will be doing some sewer repair to 4th Street, directly in front of the bank, sometime in September.

Please bear with us during this time, as we know it may be a little confusing to enter the bank parking lot to get to our ATM and our drive-up trailer.

Once the north building is finished, we will move all our staff into that area and our new drive-up will be open. Currently, we anticipate that to be mid-November. Once that happens, the temporary entrance into the bank will be located on the west side of the north building. We will have signs marking the entrance for customer convenience. Then the remodel will begin in the south, or existing building. We will have limited access to the south building during some of the remodel phases.

Access to your safe deposit box may require an appointment, as we will be entering a work zone and must be cautious for our customers and our staff.

I can tell you, we will be very excited to have this project completed and we know the customer experience will be enhanced with more privacy for customer transactions and all of our staff will be on one floor. Currently, we have several staff who are working in the basement of our existing south building.

Just from Julie

We have been receiving calls and questions on our calendar that we give away. They will be available for pick-up starting October 1.

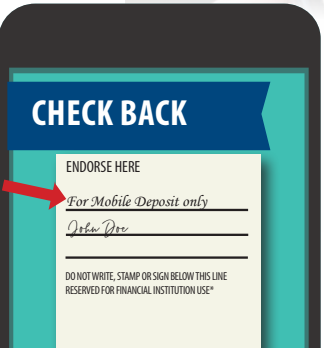
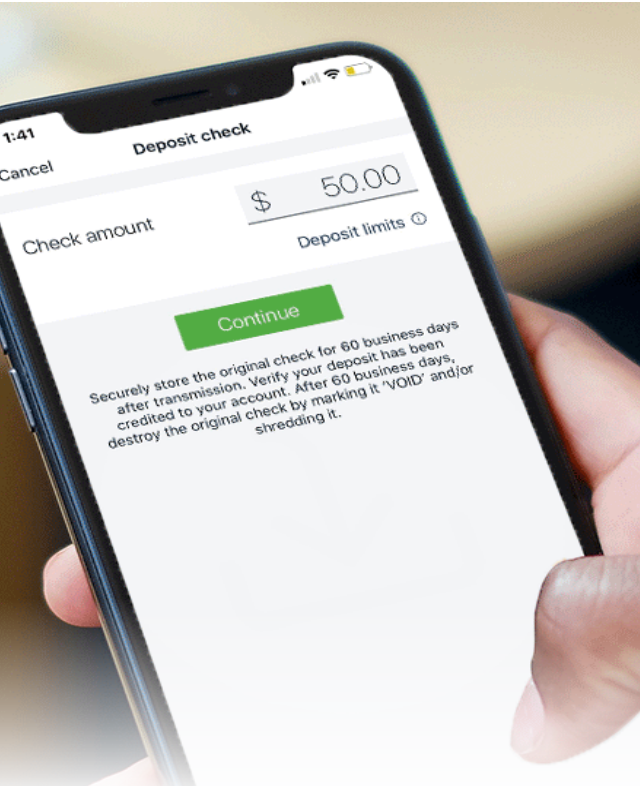
Before you snowbirds leave for the winter, please notify us so that we can change your address. The Adventure Club newsletter is not forwarded.

Effective October 1, Sports Page is no longer part of the Merchant Discount program.

For those of you that have your e-mail thru SMU, please let us know what your new address is.

Have You Tried Mobile Deposit?

Experience the convenience of making quick, secure deposits to your Farmers Bank accounts with your mobile device. Simply use your Farmers Bank Mobile App to take a picture of the front and back of your check and submit.

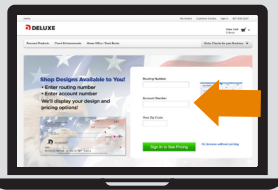


Simple. Safe. Secure.
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Re-Ordering Checks Online is Super Easy!

Re-ordering checks online from Farmers Bank is a quick and convenient process! All you need is your routing number and your account number handy.



Go to **www.deluxe.com/checks** and follow the steps online!

Order whenever it is convenient for you, day or night!



Just a reminder that our new web address is www.farmerstrust.bank.

Upcoming Events:

Christmas Eve
Thursday, December 24

Bank lobby and drive-up will both close at noon.

Christmas
Friday, December 25

Farmers Bank lobby and drive-up will be closed. Drive-up will also be closed on Saturday, December 26.

New Year's Eve
Thursday, December 31

Farmers Bank lobby and drive-up will both close at 4:30 pm.

The only trip that we had on our calendar for 2021, was the trip to Ireland next June. However, Senior Management has made the decision, for the safety of our customers and our staff, that we cancel this trip.

In the spirit of giving, Farmers Bank has chosen to give back to our community once again. Starting Monday, October 26 thru Thursday, November 5, we will be collecting food for the Spencer Middle School food pantry. Our hope is to give generously and fill their pantry with plenty of food, just in time for the holidays. There are many students, as well as local families, that utilize this food pantry. If you find it in your hearts to give, your generosity will be greatly appreciated.

Here is a list of items that the pantry could use/would like: hygiene items, meat, boxed meals, granola bars, fruit snacks, pop tarts, boxed cereals, juice, water, Gatorade, snack items, and holiday items. (Holiday items include: ham, turkey, potatoes (instant), cranberry sauce, stuffing, gravy, pie crust/ filling, and cookie mixes.)



Farmers Bank will have a deep freezer on hand that will hold any frozen items that are donated.

Please help us give these families in need a holiday to remember!



Travel Trivia!

1. Which is the only US State to have a one syllable name?
2. Which island country in the southeastern Caribbean Sea is also known as the 'Island of Spice'?
3. What is Europe's most mountainous country?
4. Which country has the longest coastline in the world?
5. Which river formed the Grand Canyon in Arizona, USA?

- Trivia answers:
1. Maine
 2. Granada
 3. Switzerland
 4. Canada
 5. Colorado