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December 2018



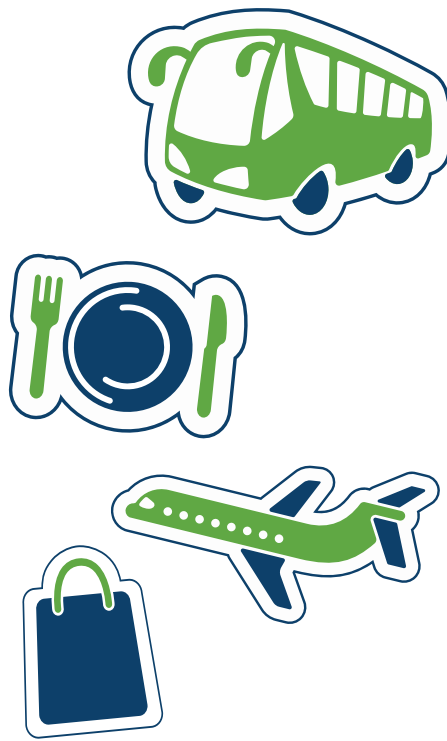
Adventure Club Calendar

January 2019

- Tues. 1st Happy New Year
- Thurs. 3rd Customer Appreciation Day
- Wed. 30th Jackpot Junction

Coming Soon!

- March *American Queen River Cruise*
The Righteous Brothers
- May Ballard's Walleye Fishing
- June Minnesota Twins
- October New England and Cape Cod Fall Foliage Trip



Adventure Club Businesses of the Month

Weasy's
 Exact Eye Care
 Hen House
 Nelson Jewelry

Direct from David

If you have heard the rumors, they are probably true. I have announced my retirement from Farmers Bank. I am stepping down as President of Farmers Bank at the end of the year, however, I will remain as CEO until June 30, 2019. Michael Bryan, currently Executive Vice President, will become our next President, effective January 1, 2019.



I have been employed at Farmers Bank since April 1, 1985 and have witnessed many changes. I am proud to say we are a family owned financial institution and very much support the community.

I value all the friendships I have made over the years and appreciate the support and loyalty you have shown to Farmers Bank.

I would like to take this time to wish each and everyone of you a very Merry Christmas and prosperous New Year.

Please feel free to stop by my office at any time.

Calendar at a Glance

December Events

1	Opry - Style Country Music Show
3	Customer Appreciation Day/Sign-Ups begin for New Trips!
10	Final Payment Due for American Queen
14	Holiday Open House
21	Winter Begins
24	Christmas Eve/Farmers Bank Closing at Noon
25	Merry Christmas/Farmers Bank Closed
31	New Year's Eve

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.



• HAPPY NEW YEAR •

Notes: Our 2019 calendars are in, so swing on by and pick yours up. In case of inclement weather, please listen to KICD FM 107.7 to see if a trip has been cancelled.

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.

A Grand Ole Opry-Style Country Music Show-Jackson Style

Saturday, December 1

The group departs at 10:45 am from the Wal-Mart parking lot. Kat's Hog Heaven in Jackson, MN, is the destination for an included, delicious noon meal. The Opry Country Christmas Show that is put on every year, is sponsored and hosted by the Jackson Kiwanians. It will be sure to put us in the holiday spirit. Approximate return to Spencer is 6:00 pm.

Customer Appreciation Day/Sign-Up for New Trips Begins

Monday, December 3

Coffee is a brewing and cookies are on the table so stop by. It's also the day you can begin signing up for anything marked NEW in this newsletter. While you're here, remember to pick up your 2019 calendar.

Holiday Open House

Friday, December 14

Please join us in the bank lobby from 9:00 am until 4:00 pm for special holiday refreshments and festive treats. This is one of our ways of saying "THANK YOU" for your business and valued relationship with Farmers Bank.

Christmas Eve

Monday, December 24

Farmers Bank main lobby and drive-up will close at noon to enjoy the holiday season with family and friends.

Merry Christmas

Tuesday, December 25

We, at Farmers Bank, would like to wish each of you a special holiday season. We will be closed this day. Regular hours will resume on Wednesday, December 26. Internet banking, mobile banking, digital wallet, and ATMs are



always available to you 24 hours a day, 7 days a week.

New Year's Eve

Monday, December 31

The main lobby and drive-up will be open until 4:35 pm today.

COMING IN 2019

Happy New Year

Tuesday, January 1

Farmers Bank will be closed this day. Hope you have made that New Year's resolution to enjoy Farmers Bank Adventure Club and the many activities and trips we plan for you.

NEW! Jackpot Junction Casino

Wednesday, January 30

It's time to get out of the house and beat those winter blahs!! What better way than to travel with the Adventure Club to Morton, MN, to Jackpot Junction Casino & Hotel. We depart at 8:00 am from the Wal-Mart parking lot and return at approximately 5:30 pm. Cost is \$20 for Adventure Club members and \$25.00 for non-members. Upon arrival at the casino, everyone will receive \$10 free play on their player's club card.

American Queen River Cruise

Sunday, March 24 – Tuesday, April 2

Final payment is due by December 10, 2018, for this great adventure of cruising down the Mississippi River. At this time, the boat is full, but if you're interested please let us know and we'll get you a complete itinerary and put your name on the waiting list.

NEW! The Righteous Brothers

Sunday, March 31

"You've Lost That Lovin' Feeling"; "Rock and Roll Heaven"; "The Time of My Life"; "Soul and Inspiration"; "Unchained Melody"; and the list goes on. Just reading the titles has you humming and remembering these songs from yesteryear. We've planned a trip to the Orpheum Theatre in Sioux City to see Bill Medley and Bucky Heard in person to relive these

wonderful songs. An included evening meal at Clyde's Pub and Grille will be enjoyed before going to the Orpheum Theatre.

Cost is \$108 per person and is due in full at time of sign up. Cost includes: motor coach, evening meal, show ticket, drivers tip, and Farmers Bank escort. Deadline date is March 11, 2019. Please watch future newsletters for more details.

New England and Cape Cod Autumn Foliage

Sunday, October 6 – Sunday, October 13

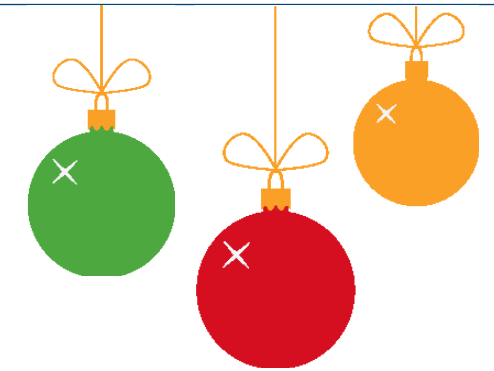
This is a Northwest Iowa Bank Club trip, so space is limited, and seats are full at this time. The plan is to see and enjoy the beautiful fall colors of the Northeast, but Mother Nature holds the key!

The flight will take you directly from Minneapolis to Boston, MS. After being transferred to the hotel, a welcome dinner is planned for this evening. A tour of Boston's historic Freedom Trail, Plymouth Rock, a drive by of building of where "Cheers" was filmed, and "Public Garden" – just imagine Paul Revere riding through here to warn them that "The British are Coming"!

The next day a ferry ride to Martha's Vineyard, play-ground for the rich and famous, and some free time. The Red Jacket Blue Water Resort is our home for 2 nights, which is very close to the beach. Stops and states included are: Rhode Island, Vermont, New Hampshire, Maine, and Massachusetts.

Cost is \$2,999 per person based on double occupancy with a \$200 deposit due at time of registration. (Travel insurance is \$150, which is optional, but we strongly encourage everyone to purchase it!) Final payment is due by August 5, 2019.

Cost includes: transfer to Minneapolis flight, and land portion of tour – please see itinerary for complete list. If you have any questions, please feel free to contact us.



Just from Julie

How are the new Adventure Club membership cards working out for you? I have added mine to my key fob for that special reminder to be sure and use it. It sure has helped me to remember!

Also, have you picked up your 2019 calendar yet? If not, please do so soon as they are going fast.

NOTE: Are you finding it more and more difficult to shop for that special person? Cash is always the right size and color! We have Christmas envelopes just for that reason.

