



**BOARD OF DIRECTORS**

Angelica W. McClure, Pres.	David M. Pantos
J. D. Sabott, V.P.	Hon. Jonathan J. Papik
Benjamin M. Belmont, Sec.	Elizabeth A. Stobel
Jennifer S. Jensen, Treas.	Nicole Vereen
Spencer G. Bergen	Elizabeth M. Neeley, Ex-Officio
Rodney M. Confer	<b>Executive Director</b>
Danielle M. Conrad	Doris J. Huffman
Steven M. Delaney	<b>Program Assistant</b>
Jason M. Lamml	Edie Schlieger

The Roman L. Hruska Law Center  
 635 South 14th Street, Lincoln NE 68508  
 P.O. Box 95103, Lincoln NE 68509  
 Phone: (402) 475-1042 Fax: (402) 475-7106  
 www.nltaf.org doris@nebarfnd.org

November 21, 2022

F&M Bank  
 Mr. Rod Rowland  
 PO Box 98  
 Falls City, NE 68355

Dear Mr. Rowland:

The Nebraska Lawyers Trust Account Foundation (NLTA F) would like to present you with a Public Service Statement for your CRA file. The participation of F&M Bank in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One sixth of Nebraska's population meets the federal poverty guidelines and thus are eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

F&M Bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps our fellow Nebraskans. You may wish to visit the NLTA F website [www.nltaf.org](http://www.nltaf.org) for additional information about the IOLTA program.

Cordially,

Angelica W. McClure



#### BOARD OF DIRECTORS

Angelica W. McClure, Pres.	David M. Pantos
J. D. Sabott, V.P.	Hon. Jonathan J. Papik
Benjamin M. Belmont, Sec.	Elizabeth A. Stobel
Jennifer S. Jensen, Treas.	Nicole Vereen
Spencer G. Bergen	Elizabeth M. Neeley, Ex-Officio
Rodney M. Confer	<b>Executive Director</b>
Danielle M. Conrad	Doris J. Huffman
Steven M. Delaney	<b>Program Assistant</b>
Jason M. Lamml	Edie Schlieger

The Roman L. Hruska Law Center  
635 South 14th Street, Lincoln NE 68508  
P.O. Box 95103, Lincoln NE 68509  
Phone: (402) 475-1042 Fax: (402) 475-7106  
www.nltaf.org doris@nebarfnd.org

### INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

F&M Bank participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation. The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

The attorney trust accounts are interest-bearing, and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to the poor and vulnerable.

Semi-annual disbursements from the IOLTA fund are awarded to Legal Aid of Nebraska. The disbursements given since 1984 total \$6,426,500. Through this added financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are almost 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law.

The benefits generated by the IOLTA Program are the results of the combined effort of the legal profession and the banking industry working together to help Nebraska's poor. F&M Bank's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

Angelica W. McClure  
President

November 2022



**BOARD OF DIRECTORS**

---

Angelica W. McClure, Pres.	David M. Pantos
J. D. Sabott, V.P.	Hon. Jonathan J. Papik
Benjamin M. Belmont, Sec.	Elizabeth A. Stobel
Jennifer S. Jensen, Treas.	Nicole Vereen
Spencer G. Bergen	Elizabeth M. Neeley, Ex-Officio
Rodney M. Confer	<b>Executive Director</b>
Danielle M. Conrad	Doris J. Huffman
Steven M. Delaney	<b>Program Assistant</b>
Jason M. Lamlli	Edie Schlieger

---

The Roman L. Hruska Law Center  
635 South 14th Street, Lincoln NE 68508  
P.O. Box 95103, Lincoln NE 68509  
Phone: (402) 475-1042 Fax: (402) 475-7106  
[www.nltaf.org](http://www.nltaf.org) [doris@nebarfnd.org](mailto:doris@nebarfnd.org)

August 20, 2021

Mr. Phil Burns  
F & M Bank  
1701 Stone St  
P.O. Box 98  
Falls City, NE 68355-0098

Dear Mr. Burns:

The Nebraska Lawyers Trust Account Foundation (NLTA F) would like to present you with a Public Service Statement for your CRA file. The participation of F & M Bank in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One tenth of Nebraska's population, or 196,150 individuals, meets the federal poverty guidelines and thus eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

F & M Bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this valuable program that helps our fellow Nebraskans. You may wish to visit the NLTA F website [www.nltaf.org](http://www.nltaf.org) for additional information about the IOLTA program.

Cordially,

Angelica W. McClure  
President

Enclosure



## BOARD OF DIRECTORS

Angelica W. McClure, Pres.	David M. Pantos
J. D. Sabott, V.P.	Hon. Jonathan J. Papik
Benjamin M. Belmont, Sec.	Elizabeth A. Stobel
Jennifer S. Jensen, Treas.	Nicole Vereen
Spencer G. Bergen	<u>Elizabeth M. Neeley, Ex-Officio</u>
Rodney M. Confer	<b>Executive Director</b>
Danielle M. Conrad	Doris J. Huffman
Steven M. Delaney	<b>Program Assistant</b>
Jason M. Lamml	Edie Schlieger

The Roman L. Hruska Law Center  
635 South 14th Street, Lincoln NE 68508  
P.O. Box 95103, Lincoln NE 68509  
Phone: (402) 475-1042 Fax: (402) 475-7106  
www.nltaf.org doris@nebarfnd.org

## INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

F & M Bank participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation. The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

The attorney trust accounts are interest-bearing, and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to the poor and vulnerable.

Semi-annual disbursements from the IOLTA fund are awarded to Legal Aid of Nebraska. The disbursements given since 1984 total \$6,383,500. Through this added financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are almost 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law.

The benefits generated by the IOLTA Program are the results of the combined effort of the legal profession and the banking industry working together to help Nebraska's poor. F & M Bank's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

Angelica W. McClure  
President

August 2021