



Happy New Year From F&M!

Wishing you a Happy New Year! We are excited to continue to serve your financial needs in 2023. Have a financial resolution on your list? We are here to help!

Pick up your 2023 F&M Calendars at both locations! Want to be featured in our 2024 F&M Calendar? Participate in our calendar contest by submitting your images to NickiK@FMBankPartner.com.

Upcoming Local Events



Save the Date: January 20th & 21st 2023

F&M is excited to sponsor the Marshall Lion's Ice Fisheree Festival Fireworks Show on January 20th and 21st - Firework display on Saturday, January 21st at 8 pm.

Come join us for two days of fun and festivities including euchre and Texas hold-em, ice fishing tourney, flag football tourney, snow sculpting, ice skating, rabbit & coyote hunts, \$10,000 cash raffle, 25 gun raffle, food and beverages.



Join Us to Celebrate!

Yes, it's true, Laurie Frey is retiring!

Join us to celebrate Laurie at her rescheduled open house Wednesday, January 11th at the Waterloo Branch from 2:00-4:00.

[Learn More!](#)



Save the Date: February 3rd & 4th 2023

F&M will be the main sponsor for the Knickerbocker Ice Festival in Lake Mills on February 3rd and 4th.

The Knickerbocker Ice Festival is a community event named after a company that harvested ice from Rock Lake in the early 1900's. Each February, Legendary Lake Mills: A Chamber Main Street Organization hosts a weekend full of indoor and outdoor events to connect Lake Mills with that icy past. Come enjoy activities for the whole family throughout Lake Mills and out on frozen Rock Lake!

[Keep Reading!](#)

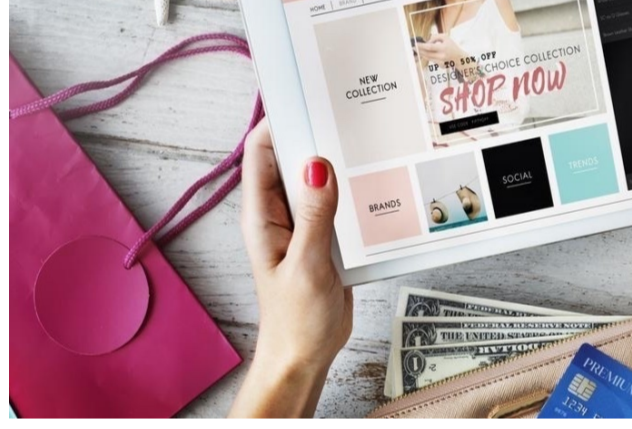
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STOP! Shop Safely Online With These Tips:

We all tend to opt for online shopping throughout the colder months. Don't allow one click to secure you a scam. With these online shopping safety tips you won't need to abandon your cart!

Online Shopping Safety Tips



F&M Promotions



Kyler Kabat

Kyler has been promoted to Vice-President and Commercial Loan Officer. Congratulations Kyler!



Brad Chadwick

Brad has been promoted to Vice-President and Retail Bank Manager. Congratulations Brad!

Meet Our Staff



Nicki Kelly

Nicki has been promoted to Assistant Vice President and Director of Marketing. Congratulations Nicki!



Upcoming Anniversaries

Five Years: Stephanie Quimby

Thank you, Stephanie, for the past 5 amazing years of service! Cheers to five years at F&M!

Welcome to the F&M Family!





EmmaJo Topel

UNIVERSAL BANKER

EmmaJo has joined us as a Universal Banker! A Lake Mills native, EmmaJo is training in Waterloo, but will be based in the new Lake Mills location later in 2023.

Chyanna Huber

UNIVERSAL BANKER

With a background and passion for banking, we're excited to have Chyanna join the team as a Universal Banker!

Jodi Decker

LOAN OPERATIONS

The best-kept secret of the bank, the loan department is lucky to have Jodi bring her knowledge and experience in processing loans!



Careers With F&M

If you have an interest in banking, and you believe in our philosophy of being our customers Partner for Life, you may want to join the Farmers & Merchants State Bank team. Please browse through the available job opportunities. If you are interested, please fill out our [application](#).

- Business Banking Specialist
- Universal Banker
- Mortgage Loan Originator

[Career Opportunities](#)

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*APY=Annual Percentage Yield. Rate effective 11.07.2022, subject to change without notice. \$500 minimum to open and earn APY. Limited time offer. Penalties may be assessed for early withdrawal. Fees may reduce earnings. 6 month IRA will renew into a 6 month IRA with current 6 month rate at time of renewal. See Universal Banker for more information about applicable fees and terms.

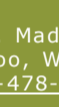
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