



We Love
BEING YOUR HOMETOWN BANK!



Love Where You Bank!

As we enter the month of love, don't forget about your finances! F&M LOVES being your hometown bank, check out our product specials, employee spotlights, and what we've been up to in the community below!

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.

Lake Mills Branch Update:

Even though we seem to be in the peak of winter, spring is just around the corner. With spring, comes the thaw that we need to break ground on the new property! We are excited to continue to share updates and progress pictures throughout the process!



(Rough rendering of the Lake Mills Branch, coming soon!)

9 & 12 Month CD Specials:

It's never too early or too late to learn how to save your money. Grow yours faster using higher interest rates from a Farmers & Merchants State Bank Certificate of Deposit!

[Click to See Our Rates!](#)

FARMERS MERCHANTS STATE BANK
Your Partner For Life

THE MORE YOU SAVE THE MORE YOU EARN

9 MONTH CD 3.034%^{APY}

12 MONTH CD 4.000%^{APY}

APY is Annual Percentage Yield. Effective 01/01/2023. \$500 minimum to open with auto APY. Fees may reduce earnings. Penalty may be assessed for early withdrawal. Funds available for withdrawal after 30 days. CD may be extended or renewed. CD may be subject to FDIC insurance. All rates are subject to change without notice. Appropriate restrictions apply. The Farmers Merchants State Bank is a member of the FDIC. © 2023 Farmers Merchants State Bank. All rights reserved. FDIC. Equal Housing Opportunity. Member FDIC. Terms, conditions and restrictions apply. See branch for details.

FandMstbk.com 888-478-3007

Waterloo - Marshall - Lake Mills Branch Coming Soon

Past Events With F&M



Dinner With the Local Fire Departments

In January, our team at F&M served a fish and chicken dinner to our Local Fire Departments: Lake Mills, Marshall, and Waterloo. We are so appreciative of our emergency response teams who serve in our communities!



Knickerbocker Ice Festival

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. F&M was one of the main sponsors of the Knickerbocker and also worked with a local artist to create an ice sculpture.



Marshall Scholarship Foundation

F&M made a \$1000 donation to the Marshall Scholarship Foundation. Year after year, this wonderful program helps support Marshall High School Senior's to achieve their goals of continuing their education.

[Click Here to Learn More!](#)



(Recent Retirees)

Frey & Davison Honored with WBA Lifetime Service Award

On January 11, WBA's **Rose Oswald Poels** honored Farmers & Merchants State Bank's **Laurie Frey (46 years)** and **Pamela Davison (44 years)** with the WBA Lifetime Service Award in recognition of their years of service to the banking industry AND Farmers & Merchants State Bank.



F&M Night at Boys Varsity Basketball

January 2nd Waterloo vs. Lake Mills & January 6th Waterloo vs. Marshall

F&M sponsored these games by covering admission costs and giving free popcorn to attendees! Penny the Pig was even given a chance to make the Half-Court Shot during half-time. Do you think she made it?!

Follow us on Facebook to see what we are up to and upcoming events!



STOP! Shop Safely Online With These Tips:

Tis' the season for traveling - whether that be a spring break trip or an upcoming vacation. As you embark upon your next adventure, remain cyber safe following some simple practices to keep your vacation plans free from cybercriminal meddling.

[Vacation & Travel Security Tips](#)



F&M Anniversaries & Promotions





Scott Cochems

12 YEARS OF SERVICE

Thank you Scott for the past 12 amazing years of service at F&M!

Sandra Carlson

UNIVERSAL BANKER I

Sandra graduated from her training and is officially a Universal Banker I! Sandra is based out of Waterloo, and is happy to help you achieve your financial goals!

Featured Products

6-Month IRA

FARMERS MERCHANTS STATE BANK
Your Partner For Life

The time is Now
OPEN A 6 MONTH IRA ACCOUNT WITH A 4.168% APY

With some of the **BEST** IRA Interest Rates in Wisconsin and a knowledgeable responsive staff, Farmers & Merchants State Bank will help you find the Best Interest Solutions available wherever you are on your financial journey. Contact Farmers & Merchants State Bank for more details.

*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 12 month IRA with current 12 month rate at time of renewal. See Universal Banker for more information about applicable fees and terms.

Member FDIC
NMLS ID#411936

Waterloo | Marshall | Coming Soon: Lake Mills

1-888-478-3007 | Answers@FMBankPartner.com | www.fandmstbk.com

[Click Here To Learn More About This Offer!](#)

Save Time and Prevent Headaches With Notifi

STAY ON TOP OF YOUR FINANCES WITH MOBILE ALERTS.

FARMERS MERCHANTS STATE BANK
Your Partner For Life

[CLICK HERE](#)

On February 7th, 2023 F&M launched Notifi for our customers! This program allows YOU to **personalize alerts** that YOU want to help keep tabs on YOUR accounts. If you'd like to get started or learn more about Notifi, please select click the button below!

[Check Out Our Notifi Cheat Sheet!](#)

Get In Touch



Waterloo Office

210 W. Madison St
Waterloo, WI 53594
[920-478-2181](tel:920-478-2181)

Marshall Office

218 W. Main St.
Marshall, WI 53559-0660
[608-655-3451](tel:608-655-3451)

Coming Soon: Lake Mills

550 W Tyrana Park Road
Lake Mills, WI 53551
[920-478-2181](tel:920-478-2181)



Phone

[920-478-2181](tel:920-478-2181)

Fax

[920-478-3592](tel:920-478-3592)

Toll Free

[1-888-478-3007](tel:1-888-478-3007)

[CONTACT US](#)



<https://www.fandmstbk.com>

Connect With Us!



Routing #075907099 | NMLS #411936



[Manage](#) your preferences | [Opt Out](#) using TrueRemove™

Got this as a forward? [Sign up](#) to receive our future emails.

View this email [online](#).

210 W Madison St. PO Box 96 | Waterloo, WI 53594 US

This email was sent to .

To continue receiving our emails, add us to your address book.

emma