



HAPPY St. Patrick's DAY!

March Into What's New At F&M!

"STRENGTH OF COMMUNITY BANKS"
Understanding what FDIC is and how it protects you

As a community bank, Farmers & Merchants State Bank remains well capitalized and well positioned to continue to serve our customers and Merchants. If you have questions about your coverage, or would like to learn more about FDIC insurance and how it works, we encourage you to access the following resources or give us a call directly at 1-888-478-3007.

- [Understanding Deposit Insurance](#)
- [FDIC Deposit Insurance FAQs](#)
- [FDIC Calculators](#)

We are lucky to have you as a customer! 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.

Featured Products

Sign Up for Your Alerts Today



FARMERS MERCHANTS STATE BANK
Your Partner For Life

Introducing MOBILE ALERTS

- MONITOR ACCOUNT BALANCE AND ACTIVITY
- DEPOSIT AND WITHDRAWAL NOTIFICATIONS
- SECURITY ALERTS
- AND MUCH MORE!

Sign up by logging into your account or speaking to a Universal Banker today!

MARSHALL | WATERLOO | COMING SOON: LAKE MILLS

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

Get Mobile Alerts NOW!

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 Account 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.

Waterloo | Marshall | Coming Soon: Lake Mills | 1-888-478-3007 | Answers@FMBankPartner.com | www.fandmstbk.com

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

March Into Saving: 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

29 Month Trade Up CD

4.510%^{*APY}

12 Month CD

4.125%^{*APY}

APY - Annual Percentage Yield. Rate effective 02.24.2023. Fees may reduce earnings. Penalty may be imposed for early withdrawal. 12 month CD: \$500 minimum to open and earn APY. 29 month CD: \$5000 minimum to open and earn APY* and will automatically renew into a 24-month CD term. 29-Month Trade-Up CD, rate change upon request of one account holder, one time during the term of CD to rate available for 24-month term at time of rate change. This is a limited-time offer and subject to change at anytime without notice. No institutional money.

Upcoming Events With F&M



Big Band Swing Dance

Featuring the Main Street Big Band

FREE Dance Lessons at 8pm!

WHEN: Sat., March 18, 2023
7pm - 9pm in the Gym

WHERE: The Rock Lake Activity Center
229 Fremont Street - Lake Mills, WI

TICKETS: \$15 in Advance • \$20 at the Door • ONLY 250 TICKETS WILL BE SOLD!

Lake Mills Big Band Swing Dance

F&M is proud to be sponsoring the Lake Mills Big Band Swing Dance. Join us this Saturday, March 18th for some fun!

[Click Here to Learn More!](#)



COMMUNITY SERVICE

Scholarship

AMOUNT: \$750

DETAILS: Open to high school seniors* who are active in their school or community through athletics, volunteer work, or related activities may apply.

TO APPLY: Write about how you have supported your local community and the takeaways you gained from the experience.

-Email: NickiK@FMBankpartner.com

APPLICATION DEADLINE: 03.15.2023



*Each local school will have one recipient: Waterloo, Marshall, Lake Mills, and Lakeside Lutheran

www.fandmstbk.com

920-478-7015

F&M Community Service Scholarship

The deadline for the F&M Community Scholarship is coming up! Apply by this **Wednesday, March 15th**.

[Click Here to Learn More!](#)

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



IN LOVING MEMORY			
BALL	STRIKE	OUT	INN
1	0	2	8
GUEST		RUNS	HITS
3		7	2
HOME		RUNS	HITS
4		11	1

FARMERS MERCHANTS STATE BANK

Waterloo Fireman's Park Scoreboard Donation

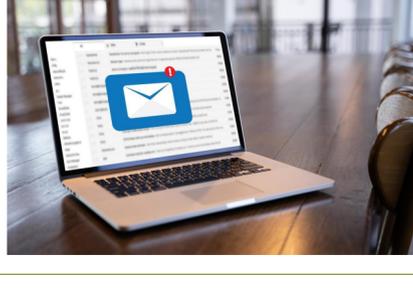
Farmers & Merchants State Bank and the Marty Family are co-sponsoring new scoreboards to be installed at the Waterloo Firemen's Park to be ready to use this summer.

Pictured: F&M representatives - Nicki Kelly and Dave Stronach; Marty family members - Grace Marty, Paul Marty, Mary Marty; Waterloo Parks Coordinator Gabe Haberkorn.

Don't Take the Bait On a Phishing Attempt!

Don't allow a phishing scheme to get to your personal information. Use these tips to outsmart the phishers!

[Click Here to Read More!](#)



F&M Anniversaries & Promotions



Kyler Kabat

10 YEARS OF SERVICE

Kyler Kabat celebrated 10 years on March 4th. Thank you Kyler for a decade of service at F&M!



Justine Hellenbrand

AVP Portfolio Manager

We are excited to announce that Justine Hellenbrand has recently been promoted to AVP, Portfolio Manager. Congrats, Justine!



Heather Gretzinger

Human Resources & Customer Service

Congratulations to Heather on passing her SHRM exam!

Get In Touch



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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 Tyrannena 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>

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