



# Winter Newsletter 2022

## F & M Community Service Scholarship

# \$750

**will go to a senior at each local high school,  
Marshall, Waterloo, Lake Mills and  
Lakeside Lutheran High School**

*“Do you know a local high school senior that is active  
in their school or community  
through athletics, volunteer work, or similar activities?”*

Have them apply for  
**Farmers & Merchants State Bank’s  
Community Service Scholarship.**

To apply write about your experiences you have had with community service,  
sharing a bit about the organization you served  
and the takeaways you gained for the experience.

*Applications can be emailed to: [NickiK@FMBankPartner.com](mailto:NickiK@FMBankPartner.com)*

## Congrats are in order for Sue Trumpf!



As your Financial Partner for Life, we are committed to providing you the BEST service and products possible.

We are proud to announce Sue passed her Universal Banker I training! Stop by to meet our team and see how we can personalize your banking experience.



# 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 6 month IRA with current 6 month rate at time of renewal. See Universal Banker for more information about applicable fees and terms.



NMLS ID#411936

Open your "Start saving for next Christmas by opening your Holiday Savings Account with F&M today!"

## Christmas Budget

- Gifts
- Christmas cards
- Holiday meals
- Decorations
- Christmas tree
- Donations



## New Lake Mills Branch



EAST VIEW AT MAIN ENTRY



The new branch is projected to break ground this winter, with an opening date of late 2023.

## What we've been up to!



Thank you to everyone who donated for our F&M School Supply Drive! We were able to donate nearly 20 backpacks and 2 large baskets of supplies to Waterloo and Marshall's Elementary Schools!



Donation to the Aztatlan Historical Society

Sponsorship for Lakeside Lutherans Financial Literacy programs!



Two Benches were gifts to Waterloo and Marshall parks in honor of our 125th anniversary.



F&M helped sponsored the Lake Mills Elementary School's Fall Fun Run that took place 10.13.22. 100% of the proceeds they made go back to benefits the students!

## Celebrating our Retirees!



**William Hogan**

After 18+ years F&Ms CFO is retiring 12/02



**Laurie Frey**

After 46+ years F&Ms VP of Operations is retiring in December. Stop by the Waterloo Branch 12/22 from 1-4pm to celebrate Laurie's Retirement with drinks and light snacks



**Tammy Weisman**

After 23 years F&Ms Accounting Officer & Credit Analyst is set to retire in December

## New Hires



**Sandra Carlson**, Universal Banker  
**Heather Gretzinger**, Human Resource and Customer Service  
**Kaylie Moe**, Universal Banker

## Anniversaries

### Autumn Rennhack

December 18th will celebrate her 5th anniversary

### Stephanie Quimby

January 8th will celebrate her 5th anniversary

### Kyler Kabat

March 10th will celebrate his 10th anniversary



## 20 Ways to Block Mobile Attacks

Don't let your guard down just because you're on a mobile device. Be just as careful as you would on a desktop!

### Wi-Fi

- Don't allow your device to auto-join unfamiliar networks.
- Always turn off Wi-Fi when you aren't using it or don't need it.
- Never send sensitive information over Wi-Fi unless you're absolutely sure it's a secure network.

### Apps

- Only use apps available in your device's official store — NEVER download from a browser.
- Be wary of apps from unknown developers or those with limited/bad reviews.
- Keep them updated to ensure they have the latest security.
- If they're no longer supported by your store, just delete!
- Don't grant administrator, or excessive privileges to apps unless you truly trust them.

### Browser

- Watch out for ads, giveaways and contests that seem too good to be true. Often these lead to phishing sites that appear to be legit.
- Pay close attention to URLs. These are harder to verify on mobile screens, but it's worth the effort.
- Never save your login information when you're using a web browser.



### Bluetooth®

- Disable automatic Bluetooth® pairing.
- Always turn it off when you don't need it.

### Smishing (phishing via SMS)

- Don't trust messages that attempt to get you to reveal any personal information.
- Beware of similar tactics in platforms like What's App, Facebook Messenger, Instagram, etc.
- Treat messages the same way you would treat email; always think before you click!

### Vishing (voice phishing)

- Do not respond to telephone or email requests for personal financial information. If you are concerned, call the financial institution directly, using the phone number that appears on the back of your credit card or on your monthly statement.
- Never click on a link in an unsolicited commercial email.
- Speak only with live people when providing account information, and **only** when you initiate the call.
- Install software that can tell you whether you are on a secure or fake website.



## Hiring!!



**Business Banking Specialist**



**Universal Banker**



**Mortgage Loan Originator**

Farmers & Merchants State Bank  
210 W. Madison Street  
Waterloo, WI 53594

Prsrt Std  
US Postage  
PAID  
Milwaukee, WI  
Permit #5654



# Holiday Decor GARAGE SALE

Drop off your donations of new or gently used holiday decorations and buy some new at F&M Bank!  
You can drop off items starting Friday, November 11th

**Sale goes from Saturday, November 26th  
thru Friday, December 9th.  
All proceeds going to the  
Marshall/Waterloo Food Pantry**

**Marshall Branch  
218 W. Main Street**



## Holiday Open House

2023 Calendars will be ready to pick up during the open house – thanks to all those that submitted their pictures! Keep your cameras ready – as we'll need pictures for our 2024 calendar!



# HOLIDAY OPEN HOUSE

FRIDAY, DECEMBER 2ND

9 AM - 4 PM

PLEASE JOIN US FOR HOLIDAY CHEER AND  
REFRESHMENTS AT BOTH BANKS!  
\*\*WHILE SUPPLIES LAST\*\*

