

Photo: "Lunchtime"
by Kristen Klein



**FARMERS
MERCHANTS**
STATE BANK
Your Partner For Life

Spring 2016

*Save
the
Date*

April 26, 2016

F&M STATE BANK
ANNUAL SHAREHOLDER
MEETING

April 29-30, 2016

RELAY FOR LIFE
GARAGE & BAKE SALE
WATERLOO
COMMUNITY ROOM

Coming in June

FINANCIAL & PHYSICAL
HEALTH FAIR
WATCH FOR DETAILS!

2015 Presidents Club

Congratulations to the following staff who will be enjoying a night on the town to see Motown the Musical. This recognition is a result of their superior sales and service efforts.



Ann Renforth, Austin German, Barbara Hennessy, Brad Chadwick, Cheryl Setz, Connie Jeschke, Joy Probst, Kyler Kabat, Malinda Weisensel, Rachel Geise, Scott Cochems, Stacey Meyer and Tammy Weisman.



**NEW F&M STATE BANK
EMAIL ADDRESS!**

NOTICE: Effective February 3, 2016 we changed our e-mail address to **FMbankpartner**. This change reinforces our commitment to you to be your financial partner. Old email addresses will continue to work as messages will be redirected. If you have any questions, please do not hesitate to contact us.

FARMERS
MERCHANTS
STATE BANK
Your Partner For Life
Waterloo 888-478-3007 Marshall

IT'S TIME TO REFINANCE OR BUY!
15 YEAR FIXED RATE HOME LOAN 2.869% APR*

*Annual percentage rate. The above rate assumes you are purchasing a property with a loan amount of \$300,000, a purchase price of \$250,000 and an assumed credit score of 740. Based on a \$200,000 loan; principal and interest payment is \$1357.24 for 179 monthly payments plus one payment of \$1357.53. Borrower is responsible for taxes and insurance payments. Loan serviced by Farmers & Merchants State Bank. Other rates and programs available. For a personalized mortgage interest quote please visit our website and click on "Home Loans Online." Terms and conditions subject to credit approval and can change without notice. Rate is accurate as of 1/22/2016 and subject to change without notice. Lender: NMLS#411836

www.FandMstbk.com





Three Good Reasons to get Your Tax Refund Via Direct Deposit

Did you know you can elect to receive your tax refund via direct deposit? This is a convenient, fast and safe way to get your money back from Uncle Sam. Below are just a few of the reasons you should opt for direct deposit this tax season:



- 1. It's Fast** According to the IRS, consumers who e-file and choose direct-deposited refunds can expect their refund to be processed within 21 days. That's compared to the four to six weeks expected processing time for paper filed returns and a refund check sent in the mail. That's one reason that eight out of 10 taxpayers will choose to get their refunds by direct deposit this year.
- 2. It's Secure** Receiving your tax refund via direct deposit is also very secure. Mailed checks can be stolen or forged, but funds sent via direct deposit are transferred directly from the government to your financial institution. The government also is very experienced at quickly and securely sending funds via direct deposit. In fact, 98 percent of all federal benefits are disbursed by direct deposit.
- 3. It's Efficient** Receiving your refund via direct deposit is efficient, both with regards to cost and convenience. It costs taxpayers \$1 for every paper refund check issued, but only about a dime for each direct deposit made. Direct-deposited returns don't require you to take the extra step of depositing the funds in the bank, either. Another convenience is the ability to send portions of your refund into different bank accounts. Taxpayers can split their direct-deposited refund and have it sent to up to three different bank accounts. This is particularly convenient for spouses filing jointly who keep separate bank accounts, or for individuals who want to split their refund between checking and savings accounts. ***If you have any questions about whether direct depositing your tax refund is a good option for you, speak to your banker or tax advisor.***

Lemon Crinkle Cookies

A recipe promised from our Holiday Open House and delivered by Pam Davison

- 1 box Lemon Cake Mix
- 1 Egg
- 2 cups Cool Whip, thawed
- 1/2 to 1 cup powdered sugar

In a large bowl, combine cake mix, egg, and Cool Whip. The batter will be sticky! Form dough into tablespoonfuls and roll in powdered sugar. Bake for 8 to 10 minutes in hot 350 oven until the edges are golden. Allow to cool 1 minute on baking sheet; then remove to wire rack to cool completely.



Use the equity in your home now!

2.39% APR* for 11 months then rates as low as 3.50% APR*

APPLY NOW!

*APR is annual percentage rate. Offer is limited to owner occupied properties with a total loan-to-value ratio of 85% or less and credit score of 725 or better. Offer is subject to credit approval and current property evaluation, some restrictions may apply. Property insurance required. This is a variable interest rate. The rate in effect after the 11 month introductory period is adjusted the first of each month and is determined by credit score and based on the Wall Street Journal prime rate as published in the Midwestern Wall Street Journal Publication. After the initial 11 month introductory period the minimum annual percentage rate is 3.50%. Maximum annual percentage rate is 18%. **CLOSING COSTS ONLY APPLICABLE IF AN APPRAISAL OR TITLE POLICY IS REQUIRED.** \$375 appraisal fee and/or \$200-\$350 title fee may be applicable if appraisal is needed and/or line of credit amount is \$50,000 or greater. Over credit limit fee is \$10 per transaction. Telephone transaction fee is \$3 per transaction. Returned check fee is \$25. Stop payment fee is \$25. Other rates and terms available. Consult your tax advisor on interest deductibility. Rates subject to change without notice.. This offer is valid for one term. Ask for details.



2016 Tradition Tours with Malinda

We present to you.....All the best we love about the Midwest! Football, Food, Historical Sites, Breweries, Wineries, Orchards, Beautiful Countrysides, AND a brand new tradition of Christmas in July!



Wednesday, May 11, 2016 - LAMBEAU FIELD STADIUM TOUR

Your football adventure kicks off at 8 am as you travel to Green Bay to the home of Packers. Upon your arrival you immediately score with a 90 minute Champions Stadium Tour and access to the Hall of Fame and Pro Shop. Lunch is on your own at the 1919 Kitchen and Tap. You return by 5 pm with happy memories and dreams of an awesome 2016 winning season. Snacks provided on the bus. \$50 per person. **Deadline for reservation is April 14, 2016**

www.packers.com/lambeau-field



*Christmas
in July*

Thursday, July 14, 2016 -

Enjoy some holiday magic as you discover the historic downtown district in Geneva, IL. A personalized 90 minute tour will introduce us to over 100 + locally owned specialty shops, boutiques and restaurants that boast of one of a kind treasures and treats that will be found in charming Victorian buildings. Now that you have your bearings, you will be on your own for lunch and some early holiday shopping and exploring. Tea will be served at 2p.m. in the Atrium Café, located in the Little Traveler, for those who are interested.* Bus and Tour only \$25 per person. Departs 8 am, return approximately 5:30 pm

* 3 Course Afternoon Tea includes beverage, traditional finger sandwiches, breads, scones, and a sweet plate. \$15.00 per person. **Reservation for tea must be made by May 15 due to popularity & seating. Deadline for reservation for bus and tour is June 3, 2016**

www.genevachamber.com, www.thelittletraveler.com



Wednesday, September 14, 2016 -

Receive at least \$15 in rewards play to jump start your lucky day in the Dells. Ho Chunk offers not only a chance to win BIG but also offers a wide selection of dining options sure to satisfy. After three hours of fun at the Casino we are off to our next stop which is sure to be a winner. An afternoon tour and wine tasting stop at Wollersheim Winery* in Prairie du Sac puts the finishing touch on a very fun day. Depart 9:45 am, return 5 pm. Must be 21 years old. \$25 per person. **Deadline for reservation is August 5, 2016**

*The Wollersheim tour involves a fair amount of walking, but elevator access is available.

<http://www.ho-chungaming.com/wisconsinDells>, www.wollersheim.com



2016 Tradition Tours with Malinda continued...



Thursday, October 13, 2016 -

Take in the wonderful fall colors on the road to the Villa Louis, also known as Dousman Mansion, a National Historic Landmark located on St. Feriole Island, Experience Victorian life during the 19th century as you visit the estate of one of Wisconsin's most prosperous families. Bus trip includes a tour of the Villa and Estate, now a historical museum. After exploring all Villa Louis has to offer our fall adventure continues with a visit to Gays Mills for all things APPLE! A light lunch is included. As thirsty travelers, we make another stop at the Capital Brewery for a tour of the Capital Brewery facility, a commemorative glass and 4 samples OR one pint of their award winning beer. After a full day we should arrive home at approximately 5:30 pm.

\$50.00 per person. **Deadline for reservation is September 2, 2016**

www.villalouis.org, www.gaysmills.org, www.capitalbrewery.com

Join Malinda Weisensel as she hosts the **2016 Traditions Tours**. Call 888-478-3007 to reserve your seats for any or ALL of these four adventures! Note deadlines for reservations and non-refundable deposits.

- **Wednesday, May 11, 2016 - LAMBEAU FIELD STADIUM TOUR**
- **Thursday, July 14, 2016 - GENEVA: A PICTURE POSTCARD & CHRISTMAS IN JULY**
- **Wednesday, September 14, 2016 - HO CHUNK CASINO & WOLLERSHEIM WINERY**
- **Thursday, October 13, 2016 - VILLA LOUIS, GAYS MILLS ORCHARDS & CAPITAL BREWERY**

Malinda Weisensel, CFP®

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LPL Financial Advisor

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Not FDIC Insured	No Bank Guarantee	May Lose Value
Not A Deposit	Not Insured By Any Federal Government Agency	

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, Certified Financial Planner™ and CFP® in the U.S.

Check out my new website fandmfinancialservices.com!





We're happy to share this "partnering" adventure:



AFTER

Waterloo banker Edwina Kulke, and husband Chris, joined 13 other members of **Bethel Lutheran Church of Madison** on a mission trip to Bethel's sister congregation, Iglesia Luterana Bethel, in Dorado, Puerto Rico. During the weeklong mission trip, the group joined members of the local congregation in completing several projects at the church.



BEFORE

The group painted the entire exterior of the church, as well as built a 100 foot long, 6 foot tall wall that will enclose the parking area for the church. Several roofing projects at the homes of elderly and disabled congregation members were to be completed, but the weather was uncooperative.



AFTER

This was the 16th year that a group from Bethel Madison has gone to Bethel Dorado.



THE BETHEL LUTHERAN CHURCH OF MADISON WORK GROUP

HOW A BANK WORKS

Banking can seem complicated. At its core, banking is simply supporting its **CUSTOMERS** and **COMMUNITY** securely. Here's how:

REGULATORS REVIEW EVERYTHING

State and Federal bank **REGULATORS** keep an eye on every aspect of the entire **BANKING** process to be sure it all works the way it is supposed to (even your accounts).

SAFE PLACE

Customers want a safe place for their money in return for easy **ACCESS** to their cash and other banking **SERVICES** like mobile banking, debit cards or even financial planning.

JUST IN CASE

To ensure **SAFETY** and security of the bank and your funds, banks put a little money to the side before any loans are made. This helps **PROTECT** the bank and its customers.

√ BUSINESS

√ CONSUMERS

√ COMMUNITY SUPPORT

NEED SOME HELP?

Loans help consumers and businesses **GROW** and **ACHIEVE** their dreams. Banks support their communities through **DONATIONS** and **VOLUNTEER** hours.

5.15 · www.wisbank.com

sweet
16
MONTH
CERTIFICATE OF DEPOSIT
It's a sweet deal!

You can withdraw up to 50% without penalty or add to balance at 8 months prior to maturity date. \$500 minimum balance to open .85% APY.*

*Annual percentage rate (APY) is subject to change without notice. Fees could reduce earnings on the account. Penalties may be assessed for early withdrawal on certificates of deposit other than the advertised special 8 month request on behalf of account holder. All CDs compound annually. See Banker for current rate and APY. Other rates and terms available. Rate effective 2.7.2016 and subject to change without notice.

Farmers & Merchants State Bank
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 Marshall, WI 53559-0660

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Member
FDIC

Helpful Hint: To ensure that you won't be blocked from using your debit card while on vacation or out of our area, please call Customer Service with travel details.



EVERY day is TECH DAY here
FREE TRAINING
AVAILABLE
UPON REQUEST

We recently announced that on the first Tuesday of each month our Tech Team will assist walk-in customers with training on bank technology - products and services. This is true but the real story is that we encourage customers to feel comfortable learning more about technology one-on-one EVERY DAY! Please stop in or call, or schedule an appointment if that is easier for you. Our Tech Team is ready and waiting to help you!

- Online Banking
- Mobile Money & Deposit
- Home Loans Online
- F&M Online Bill Pay
- Shazam Bolt\$

EVERY DAY IS TECH DAY
HERE!