





**MAKE THE SWITCH  
TO A COMMUNITY BANK**

**Bank with Us! No fee checking and debit card options available.\***



**FARMERS  
MERCHANTS**  
STATE BANK  
1897-2017

**WATERLOO • MARSHALL**  
FandMstbk.com  
1-888-478-3007



\* No transaction fee when you use Farmers & Merchants State Bank Fast Access Debit ATM's and ATM Access machines. Refer to Truth-in-savings for details on available account options.

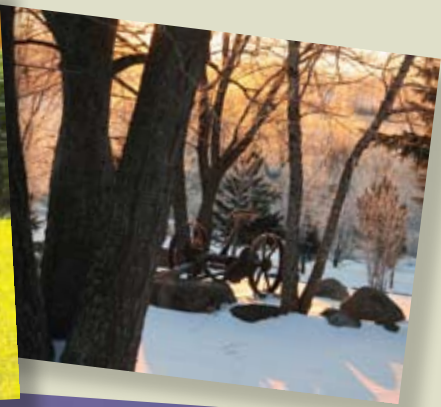
**CONGRATULATIONS  
TO EDWINA KULKE**

As your financial Partner For Life, we are committed to providing the best possible service and products to you. Our Universal Banker training program reinforces this commitment. Congratulations to **Edwina Kulke** who completed the necessary training to become a Universal Banker.



**2017 CALENDARS  
AVAILABLE ON  
NOVEMBER 25TH!**

We are thrilled to present another year of wonderful local pictures submitted by YOU, our customers and neighbors. Surrounded by amazing beauty in our backyards and skies, our contest winners have captured the magic again. THANKS and CONGRATULATIONS to all of the photographers that participated and shared their work. It's always hard to choose when we receive so many great shots but it is a nice problem to have!



# SIMPLE STEPS TO ONLINE SAFETY



**F&M Bank President Bill Campbell recommended that we share a few tips from ReadyWisconsin to keep you safe from cybercrime.**

## **Protect Personal Information:**

- **Make your password a sentence:** A strong password is a sentence that is at least 12 characters long. Focus on positive sentences or phrases that you like to think about and are easy to remember (for example, "I love country music.").
- **Unique account, unique password:** Having separate passwords for every account helps to thwart cybercriminals. At a minimum, separate your work and personal accounts and make sure your critical accounts have the strongest passwords.
- **Write it down and keep it safe:** Everyone can forget a password. Keep a list that's stored in a safe, secure place away from your computer. Consider using a password manager to keep track of your passwords.
- **Get two steps ahead:** Turn on two-step authentication - also known as two-step verification or multi-factor authentication - on accounts where available. Two-factor authentication can use anything from a text message to your phone or a biometric like your fingerprint to provide enhanced account security.

## **Connect With Care:**

- **When in doubt, throw it out:** Links in emails, social media posts and online advertising are often how cybercriminals try to steal your personal information. Even if you know the source, if something looks suspicious, delete it.
- **Get savvy about Wi-Fi hotspots:** Limit the type of business you conduct and adjust the security settings on your device to limit who can access your machine.
- **Protect your \$\$:** When banking and shopping, check to be sure the site is security enabled. Look for web addresses with "https://" which means the site takes extra measures to help secure your information. "http://" is not secure.

## **Be Web Wise:**

- **Stay current:** Keep pace with new ways to stay safe online.
- **Think before you act:** Be wary of communications that implore you to act immediately, offer something that sounds too good to be true or ask for personal information.
- **Back it up:** Protect your valuable work, music, photos and other digital information by making an electronic copy and storing it safely.

## **Be Your Online Guardian:**

- **Personal information is like money.** Information such as your purchase history or location, has value - just like money. Be thoughtful about who gets that information and how it's collected through apps and websites.
- **Be aware of what's being shared:** Set the privacy and security settings on web services and devices to your comfort level for information sharing.
- **Share with care:** Think before posting about yourself and others online. Consider what a post reveals, who might see it and how it could be perceived now and in the future.

**Visit <http://readywisconsin.wi.gov> for more information.**





Our annual Shareholders meeting will be held in the Waterloo Community room on April 18, 2017. 2017 is our 120th year and we will be celebrating our anniversary in some very fun ways each quarter. Watch for details!



Thank you for showing your support to the Marshall~Waterloo Food Pantry and all of the causes in our communities ~ too many to mention but all important.

### **A 'VISIBLE' IMPROVEMENT COMING SOON**

Our Online Banking and Bill Payment will soon have a new look that we think you will enjoy using. It's simple, streamlined and straight forward. Look for it soon and see what you think!

We have announced that this change is in the works so that you will know it is coming. We will officially tell you when the site change will be live so that you can feel secure AND confident about your transactions.

***Never hesitate to call us if you question something that you're seeing or experiencing on our site. We're here to help!***

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888-478-3007  
Waterloo - Marshall, WI

Online Banking

Personal  Business

Access ID

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## Refreshed Online Banking

New online look coming soon!

STAY TUNED!



Member  
**FDIC**

## *Holiday Décor* **GARAGE SALE**

*Drop off your donations  
of new and gently used  
Holiday decorations and  
buy some new at F&M Bank!*

**Beginning November 25  
thru December 5.  
All proceeds going to the  
Marshall-Waterloo  
Food Pantry.**

**120**  **FARMERS  
MERCHANTS**  
STATE BANK  
1897-2017

## *Farmers & Merchants State Bank Annual* **Holiday Open House**

Plan to join us on Friday, December 9, 2016 for holiday treats and refreshments at both banks during the day. It has been our tradition to host a **Holiday Open House** for as long as we can remember!

We added a 'dress code' again for fun. Anyone who visits the bank wearing their favorite Holiday sweater a.k.a. "ugly sweater" will be entered into a drawing for a **\$100 shopping spree** at one of our local businesses.

If you can't make it in to celebrate with us, send a picture of yourself in your holiday sweater to [rachelg@fmbankpartner.com](mailto:rachelg@fmbankpartner.com) ~or~ [kima@fmbankpartner.com](mailto:kima@fmbankpartner.com) by December 16, 2016 and we will post all entries to our facebook page <https://www.facebook.com/FandMstbk>.

**Winner will be drawn on December 19, 2016.**



The  
"Ugly  
Sweater  
Guy"