

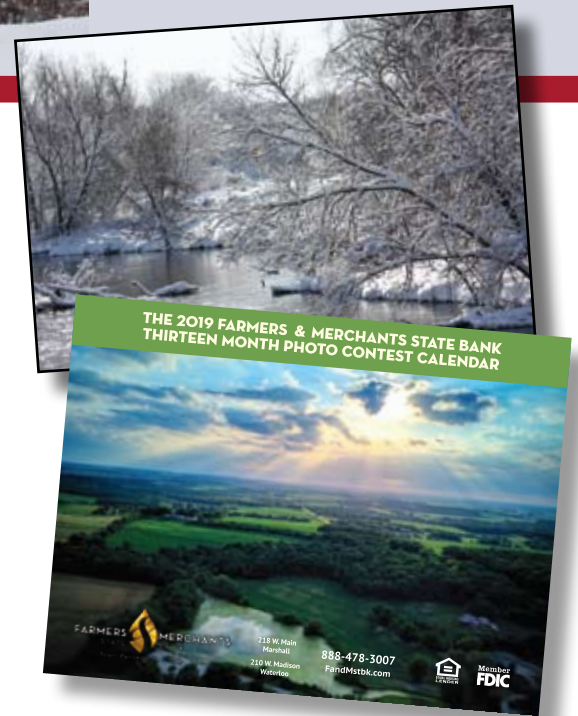


Photo By Christe Beyer

Winter Newsletter 2018



*Your
Personal*
**Dream
BUILDER**



The 2019 F&M Bank Photo Contest Calendars!

We have another beautiful production this year thanks to the talented photographers in our area. It was a record breaking contest with almost 200 submissions to choose from.

Congratulations to the winners and special thanks to everyone who submitted their photos. We are confident that you will enjoy the ways that they captured the beauty that is all around us.

CERTIFICATE OF DEPOSIT ONLY \$20 MINIMUM DEPOSIT TO OPEN

Make a Minimum Automatic Deposit
of \$20 Per Month for 20 Months.

If monthly automatic deposit of \$20.00 ends, account will be closed and early withdrawal penalties may be incurred. Early withdrawal penalties may reduce earnings on your account. Rates subject to change without notice. Member FDIC.



Heartfelt Thanks to our October 13th Shred Event attendees who generously donated \$183 to the Marshall-Waterloo Food Pantry and \$156 toward Relay for Life! ♥♥♥

CREDIT QUESTIONS?

- How do I get credit?
- Can I get a car loan?
- Do I need credit?
- Do I already have credit?
- Is it good credit?
- Bad credit?



Establish your credit or rebuild your credit with F & M Partner for Life Credit Builder for as low as \$21.83 per month for 24 months!**

How does it work?

1. You take out a loan for as little as \$500
2. We deposit loan proceeds into a Certificate of Deposit (CD) in your name
3. The term of the loan must match the term of the CD
4. The APR* on the loan is current published CD interest rate, based on term, plus 4%.**
5. The CD will be safekept at the bank as your loan collateral
6. Upon full payment of your loan, your CD is released to you plus interest earned.

Benefits

1. As your financial partner, your lender will work with you to establish your credit.
2. Your credit will be reviewed to determine if this is the right product for you.
3. No funds are needed to start the process!
4. No minimum credit score required.



*Annual Percentage Rate. This product is designed to assist customers with limited credit history to improve their credit bureau scores and for those who have experienced financial hardships (i.e. medical bills, accidents, divorce). The size of the loan is limited to a maximum of \$3,000 and a minimum of \$500. The loan proceeds must be deposited into a Farmers & Merchants State Bank certificate of deposit - no proceeds go to the borrower. Upon repayment of the loan, the CD may be renewed, another loan may be extended or the funds released to the borrower. If you pay-off this loan prior to maturity, and wish to obtain the balance in your CD, a 2% penalty may be charged to the principal balance or the simple interest rate in effect, whichever is higher. **Example: \$500 certificate of deposit for 24 months has an annual percentage yield of .54%. \$500 loan for 24 months has an annual percentage rate of 4.54% and a \$21.83 monthly payment. Offer is subject to debt-to-income less than 50% & no current delinquencies. MUST have current F&M State Bank checking account with a direct deposit. Automatic loan payment required. Other terms and rates available.

USE THE EQUITY IN YOUR HOME TO FINANCE YOUR DREAMS.

No Annual Fee • 15 Year Draw Period



3.25% APR for 11 months then as low as **5.25% APR***

*APR is annual percentage rate. Offer is limited to owner occupied properties with 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 business day of each month and based on the Wall Street Journal prime rate. After the initial 11-month introductory period the minimum annual percentage rate is 5.25%. Maximum annual percentage is 18%. CLOSING COSTS ONLY APPLICABLE IF AN APPRAISAL OF TITLE POLICY IS REQUIRED. \$400 appraisal fee and/or \$125-\$325 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 transactions. Telephone transaction fee is \$3. Stop payment fee is \$26. Rate in effect October 12, 2018 and subject to change. NMLS ID# 411936. Limited time offer. Other rates and terms available. Consult your tax advisor on interest deductibility. This offer is valid for one 11-month term. Ask for details.





Upcoming Events

November 14, 2018

**Understanding Medicare –
Parts A, B, C & D
Securing Social Security**

*Presented by Physicians Mutual
Insurance Company
Hosted by Farmers & Merchants
Financial Services*

- 9:30 am OR 6:30 pm
- 10:30 am OR 5:30 pm

Waterloo Community Room
210 W. Madison St
To RSVP: please call
920-478-2181

*Refreshments will be served.
Family & Friends are welcome!
Attendance is limited.*

November 23, 2018

2019 Calendars Available at both banks

November 23 – December 5, 2018

Holiday Décor Garage Sale in Marshall
to benefit the Food Pantry

December 7, 2018

Holiday Open House at both banks

December 8, 2018

Waterloo Holiday Parade 4:30 pm

December 10, 2018

Santa at the Marshall Fire Station
and Love Lights Tree



Photo By Pete Ponti

Malinda Weisensel, CERTIFIED
FINANCIAL PLANNER™

presents new Traveling
“River Rivalry” trophy to
Waterloo’s Aaron Brey
public relations student
council member.
Waterloo won the photo
contest at this year’s
tailgate.



Tailgate Memories Thanks for Coming!



Waterloo students on display
wearing the F&M Bank ponchos
– the tailgate gift for attendees.



Happy Holidays from our Family to Yours

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

Holiday Décor **GARAGE SALE**

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

You can drop off your items starting Monday, November 19th.

Beginning Friday, November 23rd thru Wednesday, December 5th.

All proceeds going to the Marshall-Waterloo Food Pantry.



218 W. Main St.
Marshall • (608) 655-3451
Member FDIC
FandMStbk.com

Plan to join us on
Friday,
December 7, 2018
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!

Waterloo~Marshall



Once again this year, we're continuing with a "dress code" 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.

Winner will be drawn on December 12, 2018.