

BANK ANYWHERE

WATERLOO • MARSHALL • OCONOMOWOC



Summer
Newsletter
2020

F&M Telebank Enrollment and Features

Logging in:

1. Have your account number available (Checking, Savings, CD, or Loan)
2. Call 1-800-550-4550
3. Select language: (1) English (2) Spanish
4. Press (1) to get account information & transfers
5. To End Call press (9) or hang up
6. Press (0) for Customer Service
7. Enter account number, press #, and select account type: Checking (1), Savings (2), CD (3), Loan (4)
8. Return to previous menu press (9)
9. Enter PIN number then press #



Getting Account Activity:

1. Select which account you want to get the activity for: Checking (1), Savings (2), Loan (4), change PIN (5), return to previous menu (9)
2. Enter account number then the # key
3. Select Current Balance (1), transactions or fax (2), transfer funds (3), loan payments (4)
4. Other account Functions (5), other accounts or change PIN (9)

*"Call today to schedule your one-on-one tech training.
We can help!"*

Fraud Watch from AARP Fraud Watch

www.aarp.org/fraudwatchnetwork.com by Sari Harrar

18,235 = the number of Covid-19 scams Americans reported to the Federal Trade Commission between Jan.1 and April 15 with losses of \$13.44 Million

Scam artists will stop at nothing to exploit the fear, social isolation and uncertainty fueled by the COVID-19 pandemic.

Here are 4 Ways to Turn the Tables on Scammers

1. **Cut them off.** Toss, delete or hang up on unsolicited offers. Don't answer the phone if you don't recognize the caller ID. Don't click on links or provide personal info requested in an email.
2. **End suspicious online friendships.** This is not the time to trust strangers, no matter how nice they seem. Put on your toughest filters and cut off contact the moment someone you don't know well asks for info or financial help.
3. **Cultivate your real friendships.** Be in frequent touch with family, friends and neighbors who can be sounding boards on unusual offers.
4. **Do your homework.** If someone claims they're from the IRS or the bank, call to verify. Visit aarp.org/scams to learn about the latest coronavirus scams.

Trusted Authorization Contact form

Recently we developed and mailed a form to you that may have been confusing. The purpose of the form is for you to designate a person that we can talk to as a precaution should it seem like someone may be taking advantage of you. Fraudsters are very smart and creative. It's just a way for us to double-check

on activity on your account that seems suspicious or unusual with someone who you trust. If you have any questions on this, please don't hesitate to ask.

Remember- completion of the form is totally up to you but we strongly encourage you to do so.

Congratulations!

KIMBERLY KITELINGER

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 Kimberly Kitelinger who completed the necessary training to become a Universal Banker I.



Upcoming Events

In everyone's best and continued interest of staying healthy and safe, we unfortunately will not be hosting the **20th Annual Tailgate** cook-out before the Waterloo~ Marshall High school football game this fall.

Our **Shred Event** originally scheduled for May 20th will be happen in 2021.

It's too soon to tell what our events will look like in the future. We definitely look forward to being out and about in our communities again!

Here's an Online Tool to Help College Students Determine How to Pay for College

To help students navigate paying for college, the Consumer Financial Protection Bureau just released the “**Your Financial Path to Graduation**” web tool to clearly understand the total cost of attending college and paying for their education. Students can make a plan, save it and revise it when things change.

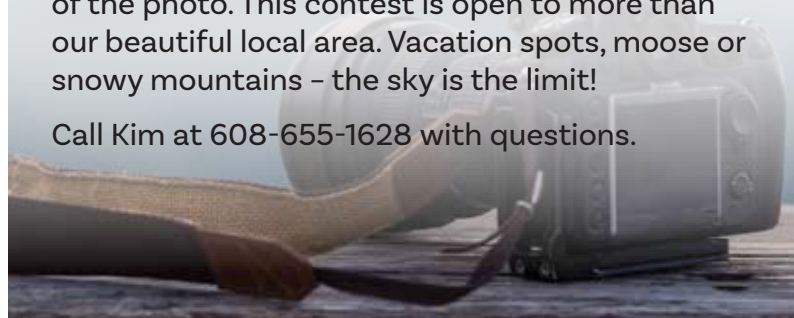
Now is the perfect time to learn more about paying for college.

www.consumerfinance.gov/paying-for-college/your-financial-path-to-graduation

2021 Calendar Contest

Photographers! Your 2021 Photo contest entry deadline is August 29, 2020. Please submit your photos (up to 3 entries) to Calendarcontest@FMBankpartner.com and include your name, phone number, email address and title of the photo. This contest is open to more than our beautiful local area. Vacation spots, moose or snowy mountains - the sky is the limit!

Call Kim at 608-655-1628 with questions.



Sidewalk Chalk

Our sidewalk chalk contest winners will be featured in the calendar as promised. We still have a small supply of chalk available. Let us know if you would like some and we will have it waiting for you in the drive-thru.

Chalk winner Jordin Koper - Colibri



Chalk Winner Callie Davison - Dreaming of Summer Days



Chalk Winner Levi Manthey
“We are in the PANDAmic together”

Thanks for YOUR Support!

We know that there are many financials out there that offer checking & savings accounts and home loans. While we believe that we have awesome offerings, we realize that we are not the only kids on the bank block.


Please know that we value the relationships that we have with you and don't take them for granted.

We appreciate that you choose to bank with us. We appreciate that because of your support we can be active members in our communities. Most importantly, we appreciate that as your financial Partner For Life, we can reach out and sincerely ask "how are you?" and "is there anything we can do to help?"

Do not hesitate to let us know. Especially if you wish to learn more about banking with technology. We are here to help!

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*APR is Annual Percentage Rate. Consult your tax advisor on interest deductibility. Interest rate in effect 7/23/20. Subject to approval. Subject to change without notice. Some restrictions apply. Other great rates and terms available. The information provided assumes the purpose of the loan is for a no cash-out refinance OR to purchase a property, with a loan amount of \$150,000. The property is an existing single family home and will be used as a primary residence. Minimum equity or down payment of 40% required with a minimum credit score of 660. At a 2.75% interest rate, the APR for this loan type is 2.819%. The monthly payment schedule would be: 359 payments at \$612.36 and 1 payment of \$613.08. If an escrow account is required or requested, the actual monthly payment will also include amounts for real estate taxes and home owner's insurance premiums and will be greater.
MMLS ID#411936.