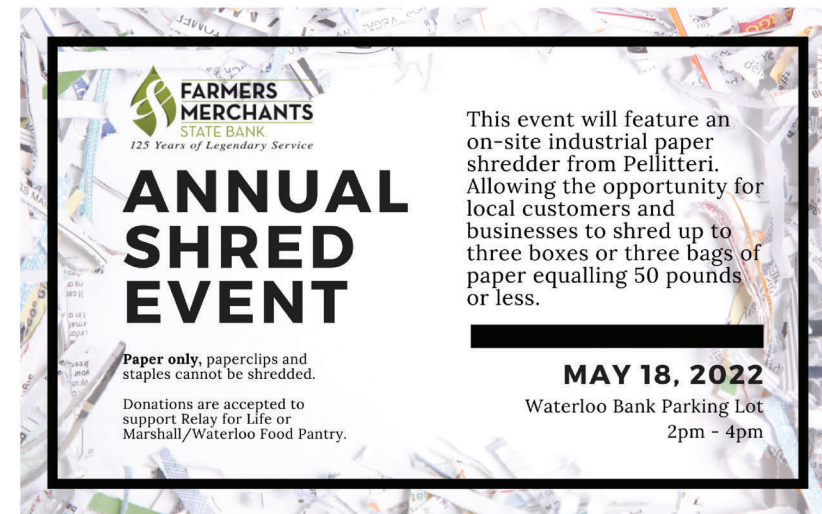


## Annual Shred Event

We're bringing it back! Scheduled for Wednesday, May 18th from 2pm to 4pm in the parking lot at the Waterloo Branch.



**FARMERS MERCHANTS STATE BANK**  
125 Years of Legendary Service

# ANNUAL SHRED EVENT

This event will feature an on-site industrial paper shredder from Pellitteri. Allowing the opportunity for local customers and businesses to shred up to three boxes or three bags of paper equalling 50 pounds or less.

**MAY 18, 2022**  
Waterloo Bank Parking Lot  
2pm - 4pm

Paper only, paperclips and staples cannot be shredded.  
Donations are accepted to support Relay for Life or Marshall/Waterloo Food Pantry.

**Farmers & Merchants Bank**  
210 W. Madison St  
Waterloo, WI 53594

Prsrt Std  
US Postage  
PAID  
Milwaukee, WI  
Permit #5654



# F&M Bank Newsletter

## Spring 2022



## Lake Mills Branch



*Pictured: Bill Campbell (Bank President & CEO) working with Oliver Construction Co. to finalize blueprints for the Lake Mills Branch.*

Summer of 2021 Farmers and Merchants announced plans of expanding by building a new branch in Lake Mills. We're excited to share that plans are underway, with doors projected to open late 2022. Branch will be located on the corner of W. Tyrana Road and County Rd B.

Check out our convenient online banking at [www.fandmstbk.com](http://www.fandmstbk.com).

## Teammate Announcements



**GROWTH:** Congrats are in order for Stephanie Quimby, Jason Elliott and Amie Booth! As your financial Partner For Life, we are committed to providing the BEST possible service and products to you.

We are proud to announce these three recent graduates have completed their Universal Banker II training program which reinforces this commitment. Stop by to meet our team and see how we can personalize your banking experience.

**NEW HIRES:** Please WELCOME our newest staff members! Jenna and Sue will both be working at the Lake Mills Branch and are excited to grow in a community they both have strong roots in. Tim Gerdes is new to F&M but has 33 years of banking experience. Tim will be stepping into the role of Executive Vice-President and CFO later this year.

*Pictured: Jenna Kohn, Sue Trumf and Tim Gerdes*



## Celebrating Our Retirees

Join us in celebrating Kim and Pam as they take on their next adventure in life: RETIREMENT!

**Kim Abraham celebrates her 20th anniversary May 13th.** Kim Abraham has been an asset at F&M Bank's Marshall branch since she started in 2002 as a marketing consultant. In her years of service at the bank, Kim has helped to build a strong sense of community and support among customers and employees alike. When asked about her proudest moments at F&M Bank, Kim shared, "I'm proud of all the ways that we have been able to share positivity in people's lives like our annual tailgate, holiday garage sale to benefit the food pantry, our Facebook & website, teach kids to save - even our mascot Penny the Pig still brings smiles to faces."



We would like to thank Kim for her years of dedicated service to F&M Bank and wish her all the best!

**Pam Davison celebrates her 44th anniversary on May 22nd.** Pam Davison has been a trusted banking professional at F&M Bank for over four decades at our Waterloo branch. Throughout her career, Pam has always put her customers and co-workers first, going the extra mile to help out. She will be greatly missed by all who had the pleasure of working with her. When asked what she will miss most about banking, Pam said, "It's my customer base that I'll truly miss. I love helping people. That's just my nature. I've always considered F&M to be my second family." Pam's work at the bank has truly made a difference in the lives of its customers, and she will be greatly missed upon her retirement. Thank you, Pam, for everything!



# F&M Bank Newsletter

# F&M Bank Newsletter

## How Easy Is It to Move Your Accounts to F&M Bank?

The fast, safe and free way to switch your direct deposits and automatic payments. It's a simple way to switch your checking account too! In as little as 10 minutes, switch all of your direct deposits and automatic payments to your new or existing account at Farmers & Merchants State Bank. This eliminates the hassle of having to contact each business and helps to ensure that you don't miss a payment during your account transition.

### WHY USE ClickSWITCH?

- Change Financial Institutions without the hassle.
- Securely switch direct deposits and automatic payment in as little as 10 minutes.
- Just a few clicks will save hours of time.
- No need to track down payments or fill out paperwork.
- Track switches and receive real-time switch notification.
- Initiate the closure of your previous account.

## GET STARTED

Call us today at (888) 478-3007 or stop in to get started and receive your activation code.

ClickSWITCH

## Message from the President

Thank you to our incredible customers and thank you to the amazing team at Farmers & Merchants! These past few years have been a whirl-wind consisting of changes and challenges never experienced before. Together we found ways to support each-other and we are stronger than ever.

Going forward this year will be an exciting one for the bank as we celebrate and remember back on 125 years of service. I look forward to seeing you all at our 125th Community Celebration Picnic on August 10th!

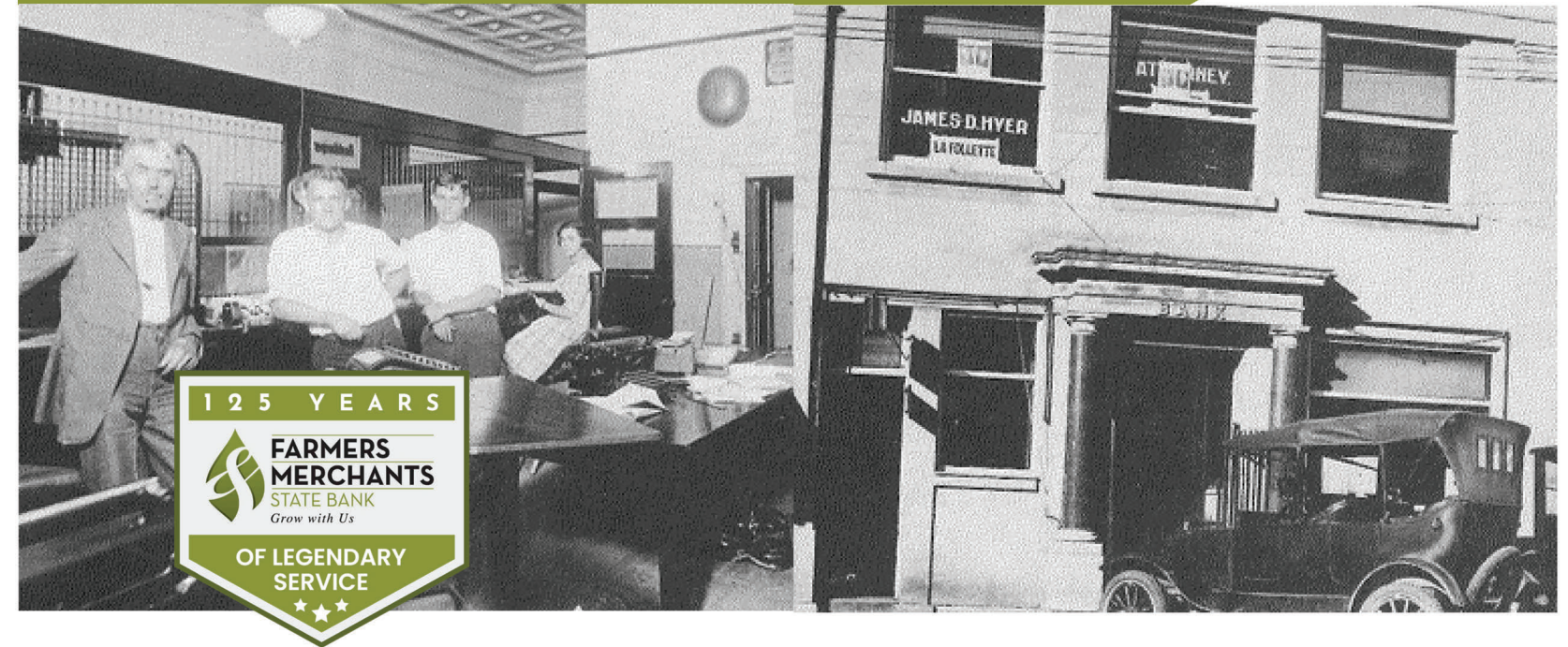
– William "Bill" Campbell



Watch your email for a digital newsletter – if you'd like to subscribe, sign up on our **Facebook page!**

@fandmstbk

# F&M Bank Newsletter



## 125th Anniversary

**SAVE THE DATE:** Join us on **August 10th** for a Community Picnic at the Waterloo Branch from **11am to 2pm**. We're working on fun surprises, but here's a sneak-peak: Think cotton candy, hot dogs and prizes!

## Relay for Life Community Garage Sale

**SAVE THE DATE:** Join the F&M Bank Relay Team on **Friday, April 22nd from 8am to 4pm** and **Saturday, April 23rd from 8am to 1pm** at the Waterloo Firemen's Park – Bingo Building.

## ATTENTION MAUNESHA SHAREHOLDERS:

Our annual meeting will be held on **Tuesday, April 19th at 9am** in the Community Room at the Waterloo Branch.

Got a question for us? Email us at [answers@FMBankPartner.com](mailto:answers@FMBankPartner.com) and we will get back to you with an answer!

We can help make your dream home a reality!



As part of our 125th year celebration...

**Special 9-Month NEW Construction Loan with 2.290% APR and 1.25% interest rate!**

**Take the first step today!**

**BRAD CHADWICK**  
Marshall Branch  
[BradC@fmbankpartner.com](mailto:BradC@fmbankpartner.com)  
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NMLS ID #615931

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**KASONDRA (KC) KNUTH**  
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920.626.2815  
NMLS ID#1895231

Visit our website at [fandmstbk.com](http://fandmstbk.com)

\*APR is Annual Percentage Rate. Offer limited to single family homes used as primary residence with a 10% down payment with maximum loan to value ratio of 90% or less. Credit score 740 or higher. Offer based on \$500,000 line of credit loan that requires eight monthly interest payments ranging from \$0 to \$521.00 and one balloon payment of \$500,260.42 if fully drawn. Monthly payment does not include property tax or insurance payments, if required payment will be greater. Other fees may apply. Consult your tax advisor on interest deductibility. Interest rate in effect 03/10/2022. Subject to credit approval. Subject to change without notice. Some restrictions apply.



Coming Soon - Lake Mills Branch - Late 2022