



F&M Bank Newsletter

Summer 2022



Announcements

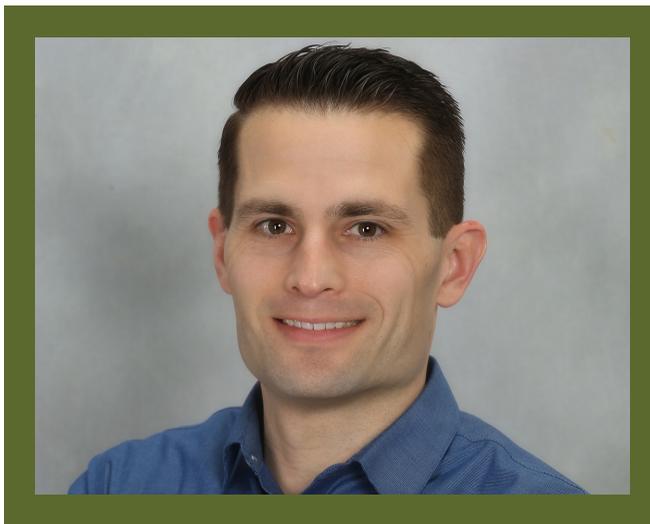
2022 is a year of celebration! A special thank you to the teammates who have important milestones coming up this year! Your years of dedication and service is the foundation for the Legendary Service F&M provides to our customers.

Malinda Weisensel
July 10th: 15 Year Anniversary

Annette Stebnitz
August 31: 40 Year Anniversary

Brad Chadwick
September 24: 15 year Anniversary

Justine Hellenbrand
October 15: 10 Year Anniversary



WELCOME OUR NEWEST F&M TEAMMATE:
Kenny Beal
Commercial Loan Credit Analyst & Processor

PROMOTION: Farmers & Merchants State Bank is excited to announce **Brad Chadwick's** recent promotion to Marshall's Branch Manager. Brad has been employed at Farmers & Merchants State Bank for nearly 15 years, with 20 years of banking experience. His career at F&M began in retail banking, and then he quickly started learning the different dynamics of the banking industry. With his years of experience, he is proud to provide legendary customer service to his customers by being a true "Financial Partner for Life."



2023 Calendar Contest

Your 2023 Photo contest entry deadline is **August 29, 2022**. Please submit your photos (up to three entries) to CalendarContest@FMBankPartner.com and include your name, phone number, email address, and title of the photo. We're accepting pictures of all types: local, vacation spots, animals, whatever you'd like! You can call Nicki at **608-478-7015** with any questions.

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Shred Event Update

Over 60 customers took advantage of our Shred Event in Waterloo on Wednesday, May 18th, 2022.

Thanks to Pellitteri, we were able to shred over **1.72 tons** of paper, keeping our customers safe!

Thank you to all who donated - we were able to donate \$257 to the Rock River Relay for Life and Waterloo/Marshall Food Pantry.



ROUTINE DRYER VENT MAINTENANCE: According to the National Fire Prevention Agency (NFPA), every year there are more than 14,600 structure fires involving clothes dryers in the US. These fires cause an average of 13 deaths, 444 injuries, and over \$238 million in property damages. House fires are devastating and can turn your life completely upside down. By performing an easy routine maintenance to your dryer and dryer vent, you can help prevent a potential catastrophe and keep your family and home safe for years to come!

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
& receive your
activation code.

< ClickSWITCH >

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

 @fandmstbk

F&M Bank Newsletter



National S'mores Day

SAVE THE DATE: August 4th is National S'mores Day! Stop by either location throughout the day to grab a complimentary S'mores Kit!

Night Drops

Have a late night deposit or loan you need to pay? Here's your reminder that our drop box is available to you 24 hours a day, 7 days a week, 365 days a year!

UPDATE: Know that your mailed paper statements will have a different look starting soon. This includes a new envelope and format.

Teaching Children to Save

7 TIPS TO BUILD GOOD FINANCIAL HABITS



Model Good Habits

Involve your child when you pay your bills and set aside money for retirement, education, and other large purchases. When they observe your good habits, kids will not only be more encouraged to handle their own money wisely, they'll also pick up useful tips along the way.

Open a Bank Account

A piggy bank, cash, and coins are a great start for helping kids understand money in a digital world. As they get older, open a bank account and help them deposit their savings.

Allow Trial and Error

Allowing kids to make small mistakes with their money can be a good learning experience. If your child decides to spend their money on something frivolous, talk them through decisions for next time.

Talk About Money

Discuss things that cost money — both necessities and "nice to haves" — and how saving is involved. Help make your child aware of important financial literacy terms and how they relate to their goals.

Save Up Together

Setting a goal and saving together for a vacation or joint purchase is a fun way to encourage saving. You might offer a match or incentive for your child's savings.

Encourage Sharing

Help your child determine how much to spend, save, and give away. Ask them what causes are important to them and where they would like to donate some of their money.

Check In Regularly

Think of your child's financial education as a conversation. Continue to introduce new concepts and check in on their savings progress. Celebrate when they reach a goal and have fun along the way!



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

Message from our President

It's the peak of summer and halfway through 2022 ... you all might be wondering what is going on with the new Lake Mills Branch?!



Well....it has been an exciting journey so far, with the most recent update being that Farmers & Merchants

recently purchased the neighboring property on Highway B. With this, F&M will be able to offer ample parking, larger drive-through spaces and 1,250 sq. feet of tenant space that will be rented out.

We are projected to break ground late this summer, with a new opening date of earlier 2023! Thank you to our Lake Mills customers for your patience as we work out the details in order to provide you the best banking experience possible!

Hope everyone has an enjoyable rest of your summer – and maybe I'll be seeing you August 10th at F&M's 125th Anniversary Community Cookout!

- Bill Campbell, President & CEO

Stocking School Bags

Starting **August 1st until August 31**, F&M will be taking donations for local elementary school students. Working together, we can help all students get the chance to start the upcoming school year with all the supplies they need to make this school year successful!

SUPPLIES NEEDED:

- Backpacks
- Lunch Boxes
- Pencils
- Glue
- Scissors
- Spiral Notebooks

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

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Milwaukee, WI
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YOU'RE INVITED!

COMMUNITY COOKOUT

Join us in celebrating
F&M's 125th Anniversary

*Hot Dogs * Brats * Sweet Treats*

Wednesday - August 10

11am - 2pm

210 West Madison Street
Waterloo, WI 53594



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