

GROW MORE WITH F&M BANK

FARMERS & MERCHANTS STATE BANK
SPRING 2018 NEWSLETTER



29 Month
Trade-Up
2.25% APY*

39 Month
Trade-Up
2.45% APY*

60 Month
CD
2.65% APY*

*APY = Annual Percentage Yield. Rates effective March 1, 2018 and subject to change without notice. All balances below minimum may earn interest. Penalties may be assessed for early withdrawal. Fees could reduce earning on the account. 60 Month CD requires \$500 minimum balance to open. 29 Month Trade-Up & 39 Month Trade-up Certificate of Deposit (CD) requires \$5,000 minimum balance to open. 29 Month Trade-Up CD allows rate change one time during term of CD to current rate available for 24 month CD. 39 Month Trade-Up CD allows rate change one time during term of CD to current rate available for 36 month CD. See corresponding Truth-in Savings for complete details. Funds from non-local organizations and institutional entities not eligible.



THE
F&M BANK
2019
CALENDAR
CONTEST!

Our 2019 Calendar Contest is under way!

For this year's calendar contest we would like to include photos of local events in our communities as well as the beautiful sunsets, trees and landscapes that we are so fortunate to enjoy. This will be something new for us as we previously chose not to include pictures with people. There are so many fun and meaningful local events that we can't wait to see what you submit. Pictures without people are perfectly acceptable too.

Email your pictures to Kim Abraham at kima@FMBankpartner.com. Please submit one picture at a time and make sure to include a title and location. Questions? Call Kim at (608) 655-1628.

2017 President's Club Winners



We are proud to recognize our winning team who will be celebrating their victory at a Brewer's baseball game in April. Their achievement is based on batting 1000 by providing super service to enrich our customer's lives with full service products and by walking the talk in our communities.

Our 2017 star line-up includes:

Ann Renforth, Barbara Hennessy, Bobbi Franklin, Brad Chadwick, Cheryl Setz, Connie Jeschke, Edwina Kulke, Joy Probst, Justine Hellenbrand, Kathy Elliott, Kyler Kabat, Laurie Frey, Malinda Weisensel, Rachel Geise, Scott Cochems and Tammy Weisman.

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April is Teach Kids to Save Month.



This means we're giving bank tours, playing money bingo, reading out loud and visiting classrooms to talk about saving. We love to show you behind-the-scenes- banking and teach you important stuff that will help you in the future. Contact Rachel @ 888-478-3007 to request a tour at either bank.



Our **Cancer Relay for Life** bake sale as organized by Pam Davison and Cheryl Setz resulted in \$253.50 in donation dollars. Both of them have led the efforts at F&M Bank whether it's a bake sale, crafts or garage sale or shred event.

We participate in fund raising for cancer research because almost all of us know someone or know of someone who has been touched by this terrible disease.

Pam is celebrating her 40th anniversary with F&M Bank this May. We are thankful for her dedication, energy and commitment to our community and to what she calls her F&M family.

Thank you Pam for all you do!

Congratulations on your **40th** Pam!



SAVE THE DATE! April 17, 2018 is the Annual Mauneshia Bancshares, Inc. Shareholders Meeting in Waterloo. Please remember to let us know if you are attending so that we can plan accordingly. Thanks!

What is a Power of Attorney?



According to Merriam-Webster: power of ATTORNEY is an instrument containing an authorization for one to act as the agent of the principal* that terminates especially upon revocation by the principal, or upon death of the principal or agent.

Under the Wisconsin Statutory Durable Power of Attorney Form, provided by **Statute 244.61**, the instrument allows for the unlimited financial representation of another person whom the principal deems as fit. The “Durable” aspect of the form permits it to remain in effect under the unfortunate circumstances that the principal may no longer be able to think for themselves. The Power of Attorney for Finances form allows you to plan for future financial decision-making even if you are unable to make your own decisions.

The question behind this question is much more complicated than authorization and the completion of an important legal document because it leads to the delicate question of “Who will act for you if you can’t?” According to Jane Bryant Quinn, personal finance expert and author of *How to Make Your Money Last*, a durable power of attorney (POA) **protects your future self**. It names an agent to handle your financial affairs, such as bill paying and investment management, if an accident, illness or simple fatigue leave you unable (or unwilling) to cope.

The powers granted are as follows and may be modified to the principal's request(s);

- Real property • Tangible personal property • stocks and bonds • commodities and options
- banks and other financial institutions • operation of entity or business • insurance and annuities • estates, trusts, and other beneficial interests • claims and litigation • personal and family maintenance • benefits from governmental programs or civil or military service • retirement plans • taxes

Under Statute 244.05, the form must be signed in the presence of a notary public in order to be accepted.

Farmers & Merchants State Bank can offer a power of attorney form for you to complete for your accounts with us. However, this only pertains to the accounts that you have with us. We suggest that you consult with an attorney for ALL legal advice. Additional information can be found online at Wisconsin.gov. A free Durable Power of Attorney Wisconsin form is also available <https://powerofattorney.com/wisconsin/durable-power-attorney-wisconsin-form-adobe-pdf/>

* (You are the principal.)

HEY KIDS!



DID YOU KNOW THAT YOU CAN GET
YOUR OWN ATM CARD TO USE
TO ACCESS YOUR
YOUTH SAVINGS ACCOUNT?

*IT'S SIMPLE –
ASK HOW TODAY!*

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INTERNAL REVENUE SERVICE SCAMS TO BE AWARE OF!

IRS scams occur when a scammer contacts you pretending to work for the Internal Revenue Service. The initial contact may be by phone, email, mail, or even a text message. The two most common types of this fraud are: **Tax Collection Scam** – You receive a phone call or letter claiming that you owe taxes. They will demand that you pay immediately, often with a prepaid debit card or wire transfer. They threaten serious consequences if you don't pay.

Verification Scam – You receive an email or text message that requires you to verify your personal information. The message often includes a link to a phishing website that collects the date and imbeds malware.

REMEMBER THE IRS DOESN'T INITIATE CONTACT WITH TAXPAYERS BY PHONE, EMAIL, TEXT MESSAGES OR SOCIAL MEDIA CHANNELS TO REQUEST PAYMENTS OR PERSONAL INFO.

**Call the Tax Integrity Hotline in
Washington DC at 800-366-4484 to report it.**

Welcome to 2018 Adventures with Malinda!

Three special experiences have been planned that will give you a look into the future and a flash into the past.

Our first trip is to Chicago where we will be amazed with the city's history of stunning architecture as viewed from our tour boat on the Chicago River. We'll enjoy original Chicago deep dish pizza before heading to the top of Chicago 360 for a view like no other. It's said that on a clear day you can see forever. At a minimum we will see a growing city with construction of new engineering marvels and the stunning blue immensity of Lake Michigan.

Our second experience will be a scenic land adventure on a trolley through the Wisconsin woods and fields to the panoramic Baraboo Bluff Winery. Here we will enjoy tastes of Rose of the Bluff, Cloud 9 and Sweet Serendipity just to mention a few. After lunch at a fantastic restaurant we will continue our scenic trolley tour with amazing vista views of the Wisconsin River, Lake Delton and more. Fawn Creek Winery and Baraboo Candy Company are part of this delicious day in the country.

The third experience provides the musical memories of the happy days of Grease, the musical. It's a full day for us at the Fireside in October where the ride there and back should prove to be gorgeous, too.

Plan to join Malinda Weisensel on the 2018 Adventures. Our hostess is known to share a story or two and ensure that you have a wonderful time.

Register as soon as possible as seats are limited. Call 888-478-3007 to reserve your seat for any or all of these adventures. See trip description for additional details and deadlines.

Malinda Weisensel, CFP®

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LPL Financial Advisor

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Not A Deposit	Not Insured By Any Federal Government Agency	

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Check out my website! fandmfinancialservices.com



2018 ADVENTURES with Malinda Weisensel, CFP®



Wednesday, May 16th • CHICAGO ARCHITECTURE BOAT TOUR & CHICAGO 360°

Explore Chicago on a 75-minute Shoreline architecture tour. Expert guides will share an insider's glimpse into the buildings, architecture and engineering that made Chicago famous as the birthplace of the skyscraper and home of modern American architecture. Nothing is more impressive than this world renowned architecture as seen from the Chicago River on a tour! See Tribune Tower, Wrigley Building, Trump Tower, Marina City and more than 40 Chicago landmarks.

Then it's on to the world famous Gino's East on Superior Street for deep dish or thin crust pizza, family style house or Caesar salad, dessert & drinks.

We LITERALLY top off the day at Chicago 360° formally known as the John Hancock Building to experience a panoramic bird's eye view of Lake Michigan and the city from the 94th floor. Courageous souls can experience the new "Tilt" ...dare to tilt outward 1000 feet over the Magnificent Mile! **Departure time approx. 7:15 am with a 6 pm return. \$89 per person. Reserve your seat by April 2, 2018! Tilt reservation necessary too.**

Thursday, June 14th • DELLS TROLLEY TOUR – FULL WINERY EXPERIENCE

Your Wine and Gourmet Lunch Trolley Tour activities include:

- A beautiful and scenic drive, lightly narrated with humor and facts about the area on our way through the Wisconsin Woods to the wineries
- Wine tastings at the **Fawn Creek** and **Baraboo Bluff Wineries** with plenty time to relax and enjoy the facilities
- Complimentary wine glass at Fawn Creek Winery and Baraboo Bluff with a bottle purchase
- A stop at a fabulous place to purchase chocolate, Baraboo Candy Company! Free samples included!
- Case & multiple bottle discounts!
- Amazing views and scenic vistas of the Wisconsin River, Lake Delton, and much more
- Traveling back to Wisconsin Dells where we see historic downtown and "the strip"
- A complimentary lunch and non-alcoholic beverage at a fabulous restaurant. Alcoholic beverage available for purchase.

Departure time approx. 9:30 with 5 pm return. \$69 per person. Reserve your seat by May 7, 2018! Limited seating~no refunds available.



Wednesday, October 3rd • GREASE AT THE FIRESIDE THEATRE

Take a little trip back in time to enjoy one of the world's most popular musicals. Here is Rydell High's senior class of 1959: duck-tailed, hot-rodding "Burger Palace Boys" and their gum-snapping, hip shaking "Pink Ladies" in bobby sox and pedal pushers. Relive the high romance of their "Summer Nights" and recall the music of Buddy Holly, Little Richard, and Elvis Presley that became the soundtrack of a generation.

Featured Menu: Roasted sweet corn chowder, fresh baked artisan bakery breads, Chicken and Ribs. Signature lean pork back ribs accompanied by buttermilk marinated southern fried baked fresh chicken breast. Served with baked potato stuffed with steamed broccoli buds in Monterey jack cheese sauce and homemade coleslaw. Lemon Chess Pie for dessert. Coffee, tea and milk included. **Departure time approx. 9:30 am with a 5:00 return.**

\$79 per person. Reserve your seat by September 5, 2018. Limited seating ~ no refunds available.

