

Winter Newsletter 2020



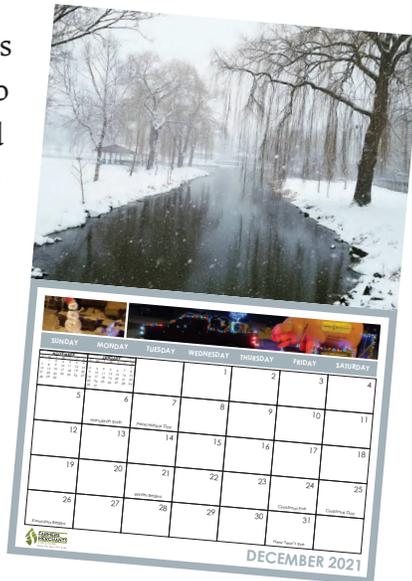
Sad but true! Our traditional Holiday events are on hold in 2020. The Holiday Décor garage sale that is held at the Marshall bank to benefit the Marshall-Waterloo Food Pantry will be postponed until 2021 due our concerns for everyone's safety. We cannot accept any holiday décor donations at either bank this year.

We are truly going to miss this fun event and all the excitement that it brought to shoppers!

Our traditional Holiday Open House will not be held in December 2020. Our lobbies remain closed. We know this is the right thing to do for everyone's health and plan to really celebrate in 2021 which can't get here fast enough!

2021 Bank Calendars

We are so excited with this year's production that we cannot wait to share it with you. There's a very good chance that this is our best one yet! Thanks to all the photographers who contributed their gorgeous photos. **WEATHER PERMITTING** we will have a table outside of each bank for you to help yourself to one calendar while supplies last. You can also get one by using the first lane drawer in Marshall or the walk-up in Waterloo.



And, it's time to start thinking about our 2022 calendar! We have learned that photos that are landscape or panoramic view are better suited for the calendar than a portrait shot so please keep that in mind for the future.

What Do You Think?

As a community bank, we embrace our core value to be a Conscientious Member of our Community. We demonstrate this by contributing our time and resources to area non-profits and local fundraisers. Our goal is to enhance the quality of life in our communities.

We would like your opinion to make sure that we are on the right track. We ask that you confidentially take a short online survey to tell us where you would like to see us help. Please use the link below access the survey. It won't take long and your input is needed and appreciated!

Thank you!

surveymonkey.com/r/DCR7T5V



Have you checked out our new Video Library with Tutorials and Click-Thru Demos? You can also schedule an appointment for some personal training on our online products. We can help!



FandMstbk.com

Click-Thru Demos



Congratulations!

NICOLE BAUER, UBI

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 Nicole Bauer who completed the necessary training to become a Universal Banker I.



Flu Season Habits To Have Now

Tips from AARP

Flu season is an ideal time to adopt good habits and reduce your odds of infection

1. Never pass a sink without washing your hands. Aim to sanitize or wash your hands every hour when out in public.
2. Always carry your own plastic ballpoint pens with you so that you can avoid touching pens used by others in public.
3. Get enough rest! Those who sleep fewer than 5 hours on average are 4.5 times more likely to become infected than those who sleep more than seven hours.
4. Walk instead of drive. People who rarely walk are sick twice as many days over a 3 month period than those who walk briskly nearly every day.
5. Stay away from buffets! Filling your plate from open chafing dishes and using serving utensils that everyone else is touching and breathing over may increase your chance of picking up a virus.

Pink Day

To show our support of October Breast Cancer awareness month bank staff donated \$5 to wear pink and jeans. Customers received pink pig light-up key chains as a reminder. The bank matched the staff's donations and rounded up for a total donation of \$500.



Customer Service Fraud Watch

Tips from AARP

**Online searches for product support
or technical help can trap you!**

5 tips for when searching online for
Customer Service department at a business:

1. Go directly to the company's website to find its customer service number.
2. Don't ask devices like Alexa or Siri to find customer service information.
3. Check the URL for misspellings or other oddities.
4. Never agree to pay for a service that should be free.
5. Don't give ANYONE access to your computer.



Fancy Friday!

On Friday, October 29 both banks celebrated "Fancy Friday" which was our version of costuming. The bank treated staff with personal breakfasts, fancy cupcakes and a glam bag of fancy stuff. There was a drawing for time off for those who participated too. Fancy times!



THANK YOU
FOR PARTNERING WITH US
IN 2020.

It's been a privilege to be your bank.

Congratulations, It's a 9 Month Option CD!



This certificate of deposit features the option to deposit or withdraw WITHOUT PENALTY at each 90 day anniversary upon request of the account holder.

If the entire balance is not withdrawn, the \$500 minimum balance must be maintained,

\$500 minimum deposit to open and earn .34% Annual Percentage Yield (APY)

Rate effective 11.04.2020. Aggregate deposits during the 9 month term may not exceed \$250,000. Rates subject to change without notice. Fees could reduce earnings on the account. Penalties may be assessed for early withdrawal on CD. Contact Universal Banker or see Consumer rate sheet for additional details. Member FDIC.

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*May the wonder and joy of the holidays stay with
you throughout 2021.
Thank you for giving us the opportunity to be your
financial Partner for Life.
We believe the best is yet to come!*