



Mark your calendar for **JANUARY 15, 2016**

RITA TRUSCHINSKI IS RETIRING AFTER ALMOST 25 YEARS OF BANKING!

An Open House will be held in Marshall from 3 - 5 pm on January 15, 2016. Rita plans to enjoy her time traveling & visiting her kids and grandkids. She has many, many hobbies like hiking, gardening, crocheting, knitting and reading so she will be one busy bee. Make sure to stop by and wish Frau Rita all the best.



The Relay For Life team at Farmers & Merchants State Bank in Waterloo held a bake sale Friday, October 23. This year's theme for the relay, to be held June 10, 2016 is "Hunting for a Cure." Assisting with the bake sale were, back row from left, Brad Chadwick, Barb Hennessy, Rachel Geise, and Dave Stronach. Front row from left, Laurie Frey, Cheryl Setz and Pam Davison



Lake Geneva Boat Cruise and The Baker House

Malinda Weisensel hosted her Autumn Adventure on October 8, 2015. We had a wonderful time and the rain held off till we were on our way home. It couldn't have been a nicer day!





Plan Now for Winter Adventures and Expenses

The winter travel season is right around the corner. By planning now you can stretch your budget further than you think. Here are some cost-saving tips to keep in mind as you're planning your adventures.



Fly when demand is low

Airline ticket prices rise and fall with demand, so you'll get the best deals when fewer people are traveling. During the holiday season, this means the best prices are on Tuesday and Wednesday, or on Saturday afternoon. For example, if you're taking a week-long trip and leave on a Saturday and return on a Monday, you can save up to 16 percent on your airfare. Early morning and late night flights are also typically less expensive and smaller airport crowds at those times can mean you'll get through security lines faster.

Research your travel insurance options

When you book a vacation, you may be asked if you'd like to purchase travel insurance.

Before spending the extra money, familiarize yourself with what travel insurance options are available to you. Travel insurance can cover trip cancellation, accidental death and dismemberment, loss of luggage or personal possessions, and/or protection against the bankruptcy or default of your cruise line or tour operator. However, many homeowners' and renters' policies provide coverage for theft and other losses away from home, and your medical and auto insurance may cover you while you're traveling. Check with your insurance agent to see if your current policy will provide you with similar coverage to the travel insurance you're considering. Keep in mind that airlines must reimburse you if they lose your bags.



Create your travel budget now and start saving

Even though you may not purchase your airline tickets for several weeks, depending on price fluctuations, create your travel budget and start saving now. If you plan your entire vacation in advance, you will have an accurate picture of the cost of accommodations, travel and planned activities. Build up your "holiday fund" savings now to avoid the stress of needing to pay for the travel afterward, when you'll also be paying for gifts and other holiday expenses.

Consider opening a Holiday Savings Account with us. There's a low minimum to open and interest is paid annually on November 1st. It's a convenient way to budget for your winter adventures and expenses.





EMV UPDATE:

EMV® stands for Europay, MasterCard®, and Visa® and is commonly referred to as a chip card. Chip technology is a security improvement that provides protection against counterfeit fraud because it prevents creation of a replica of your card. Counterfeit cards are one of the most common types of credit card fraud.

Each time you use your card at chip-enabled registers, the chip creates a unique transaction code that cannot be used again. Using your chip card at chip-enabled registers is easy: All you have to do is insert your card, follow the prompts, sign, then remove your card.



Farmers & Merchants is in line to receive the new EMV cards from our provider. It should be any day now for this great feature for your protection!



Congratulations to Thyren Laufenberg!

Thyren was the winner of two tickets to a UW Badgers game. He won his tickets at our 15th Annual Tailgate in Marshall.

You have dreams...

We can help!

Use the equity in your home now!

2.39% APR* for 11 Months
then rates as low as **3.25% APR***

*APR is annual percentage rate. Offer is limited to owner occupied properties with a total loan-to-value ratio of 85% or less and credit score of 725 or better. Offer is subject to credit approval and current property evaluation, some restrictions may apply. Property insurance required. This is a variable interest rate. The rate in effect after the 11 month introductory period is adjusted the first of each month and is determined by credit score and based on the Wall Street Journal prime rate as published in the Midwestern Wall Street Journal Publication. After the initial 11 month introductory period the minimum annual percentage rate is 3.25%. Maximum annual percentage rate is 18%. **CLOSING COSTS ONLY APPLICABLE IF AN APPRAISAL OR TITLE POLICY IS REQUIRED.** \$375 appraisal fee and/or \$125-\$325 title fee may be applicable if appraisal is needed and/or line of credit amount is \$50,000 or greater. Over credit limit fee is \$10 per transaction. Telephone transaction fee is \$3 per transaction. Returned check fee is \$25. Stop payment fee is \$25. Other rates and terms available. Consult your tax advisor on interest deductibility. Limited time offer expires 12/31/15. This offer is valid for one term. Ask for details.

Holiday Decor Garage Sale

Drop off your donations of new and gently used Holiday decorations and buy some new at F&M Bank

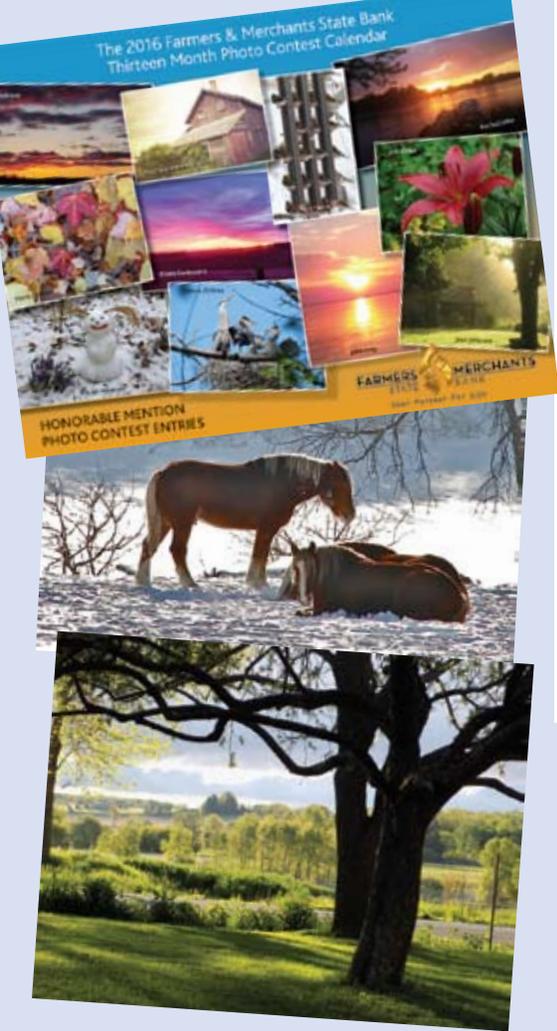
Beginning Nov. 27th thru Dec. 7th All proceeds going to the Marshall-Waterloo Food Pantry.

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Thanks and Congratulations
to all of the photographers that participated
in our 2016 calendar. It's a beauty! It will be
available at both banks on November 27th, 2015.



Farmers & Merchants State Bank Annual

Holiday Open House

Plan to join us on Friday, December 11, 2015
for holiday treats and refreshments at
both banks during the day. It has been our
tradition to host a **Holiday Open House**
for as long as we can remember!

This year we thought it would be fun to add a 'dress code'. Anyone who
visits the bank wearing their favorite Holiday sweater a.k.a. "ugly sweater"
will be entered into a drawing for a **\$100 shopping spree** at one of our
local businesses.

If you can't make it in to celebrate with us, send a picture of yourself in your
holiday sweater to rgeise@fmsbwm.com ~or~ kabraham@fmsbwm.com by
December 11, 2015 and we will post all entries to our facebook page
<https://www.facebook.com/FandMstbk>.

Winner will be drawn on December 14, 2015.



"Ugly
Sweater
Guy"