



Farmers & Merchants Bank
Where Family is our Foundation

the VAULT newsletter

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www.fmberlin.com

live chat!

¡Hablamos Español!

We hope you enjoy the quarterly issue of The Vault! Comments or suggestions? marketing@fmberlin.com

a relationship made from scratch

Looking back 10 years, Jeff and Kim Gropp could have never guessed the power a pizza coupon held. Not only did it spark the idea of franchising their own Papa Murphy's, but it began a relationship with Farmers & Merchants Bank unlike any other they'd had before.



The Gropps counted on Farmers & Merchants Bank to be there as they started their journey and through all financial facets. This included obtaining a second Oshkosh location and a pizza trailer used for community fundraising projects. Jeff remembers when Papa Murphy's first got underway and how the bank family had a knack for being able to fine-tune to his needs during such a vital time. "Staff have been very helpful from the beginning. They've listened to my needs and made doing business with them a very good thing."

Farmers & Merchants Bank was the dependable foundation Jeff and Kim were looking for during a time that had many unknowns. With daily deposits and change orders, they wanted a bank with normal hours - one they could stop into on the way home. "The staff is very personable and have always been extremely welcoming," says Jeff.

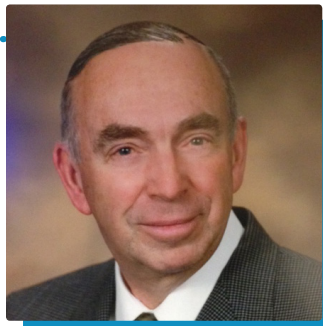
Here's What Customers Are Saying...

"Farmers & Merchants Bank provides Berlin Community Daycare and Preschool with continuous exceptional service! Not only does Farmers & Merchants Bank meet our banking needs, they also reach out and provide support to our center in many other ways. Farmers & Merchants Bank has hosted tours of their beautiful facility for our children. They supported our "Get Fit" campaign to help fight childhood obesity by donating playground equipment for our center. Two of their employees, Mandy Toney and Ashley Bartol, serve on our Board of Directors. BCDC and Preschool appreciates and applauds Farmers & Merchants commitment to reach out and support the Berlin community."

Desiree Corey, Director, Berlin Community Daycare and Preschool

(Pictured: Janice Button-Assistant Director, Desiree Corey-Director, & Ashley Bartol enjoying the evening at the BCDC and Preschool Family Fun Night).



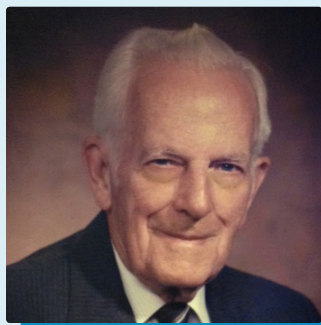


John Kujawa

president's note

After a lengthy winter, we can all enjoy the beauty that spring brings. "The world's favorite season is spring. All things seem possible in May," Edwin Way Teale.

So, gather your thoughts and put them into action. Even a green, well-kept lawn looks pretty. Please contact us for any special spring financial needs. Happy spring!
- JK



Harry Kujawa

"An early bird gets the worm."
- Harry Kujawa

in the community



Employees show their support for the awareness of heart disease by wearing red.



Deby Gray and Judie Drexler volunteer their time to help with the Berlin Chamber of Commerce's 8th Annual Beer & Wine Tasting Extravaganza.



Employees 'Wear Yellow for Seth', a 5 year old boy suffering from an immunodeficiency disorder and awaiting a bone marrow transplant.

customer spotlight

expert automotive services & 24-hour towing

Expert Automotive Services & 24 Hr Towing is a family owned and operated towing and automotive service business since 1983. They have several specialties including light and heavy towing, flatbed, 24-hour dispatch, accident recovery specialists and roadside assistance. They also have a full service automotive department. Their Berlin location is on the corner of Broadway St and N. Washington St.

"My relationship with Farmers & Merchants Bank began in the spring of 2014

when I started working for Expert Automotive Services. We have three locations, Berlin, Oshkosh and Omro. I am the office Manager and work out of the Oshkosh location. Because it is difficult to travel to Berlin everyday, I rely on phone and email to communicate and use Merchant Capture to complete our banking needs. I always receive return phone calls when I have questions regarding our accounts and everyone has been very helpful.

I keep track of numerous bank accounts and loans and Brandon Mumm makes sure I am

aware of changes or recent activity to the accounts.

I would never be able to survive without the online banking that is available. I am able to see each transaction with all our accounts and track and transfer online from the comfort of my own office."

*Sheila Wallace, Office Manager
Expert Automotive Services & 24-hour Towing*

community connection:

Kindness Project and Read. Run. Reach. partner to empower kids for second year

Farmers & Merchants Kindness Project, an extension of Community Health Network's Read. Run. Reach Program, has started strong for the second year in a row. "With two projects underway, and additional funds to help make kind acts come true, we can't wait to see what ideas the children come up with," says Kellen Stellmacher who leads the project.

The Kindness Project encourages children to reach further by offering Green Lake County Classrooms (K-8) the ability to perform random acts of goodness on a larger scale by providing the funds and resources to do so. Last year, the project furnished 8 random acts of kindness with more than \$2,200 in funds. These projects included making fleece blankets for a fellow student's family whose home was damaged in a fire,

gifting a young girl with Cerebral Palsy and her family \$500 to make a downpayment on a wheelchair accessible van, and bringing a little bit of sunshine to the residents at Juliette Manor with potted flowers.

The Kindness Project lasts 12 weeks and concludes at CHN's Helping Hands for Cancer 5k Run/Walk on May 16th.



Mrs. Johnson and the Clay Lamberton Kindness Crew are crafting handmade trinkets to include in lunches of Meals on Wheels participants.



The sparkly snowman, part of a current Kindness Project, went out to over 30 residents who participate in Meals on Wheels.



The Kindness Crew worked hard on their own lunch hour to bring a little bit of happiness to others.

Go Green with Bill Pay

Enjoy savings and convenience while helping to protect our environment

By managing bills online instead of using paper checks and statements, you can do your part to help reduce the amount of paper waste in U.S. landfills by more than 377,000 tons and save an estimated 9 million trees each year.¹

Plus - there are lots of other great reasons to go paperless:

- **Convenience.** Receive, view and manage your bills and statements from one location.
- **Security.** Protect your identity by reducing the amount of private information in your mailbox.
- **Savings.** No more stamps or envelopes. Receive email alerts for bill arrivals, due dates and payments.
- **Accessibility.** eStatements and eBills are easy to store, organize, and access.



1. Source: <http://www.payitgreen.org/get-the-facts.html>: The collective annual impact if 100 percent of U.S. households were to switch to electronic bills, statements, and payments.

Sign up today at www.fmberlin.com



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priority club: a note from kathy

Greetings to All~

As I am writing this article, we have been experiencing above normal temperatures, and this morning is a whole different story. I hope this cold snap does not last and we again feel the warm breezes of spring and see those trees budding and flowers starting to pop!

Speaking of flowers, save the date for our Annual Priority Club Plant Seminar & Salad Luncheon set for Noon Thursday, May 14 at City Inn. Sophie D’Orazio will again be our featured speaker covering “Gardening with Herbs” and “New Plants for 2015 - Same Old Plant, New Colors.”

There is an expectation of a possible interest rate increase this year. Keep our Money Market account in mind as a parking spot for your funds. We offer attractive rates and a federally insured bank product.

Please be aware of the many scammers looking to prey upon an unsuspecting individual. The telemarket/robo calls are something that happen to all of us. Beware of the “fake accident ploy,” a call with the pretext that the person’s child or relative is in the hospital and needs money. Charity scams often happen after a natural disaster. Email/phishing scam messages will appear to be from a legitimate company asking you to update/verify your personal information. Sweepstakes or lottery scams are very prevalent and may appear to be from Reader’s Digest or Publishers Clearing House. Staying aware and ahead of these scams will help you keep your finances safe.

Hope to see you all May 14th.

Happy Spring!
 Kathy Johnson
 Sr. Customer Service Officer



Save the Date!
 Priority Club
 Plant Seminar & Salad Luncheon
 May 14, 12:00pm, City Inn



Don't forget to check us out on facebook for products, promotions and community event information!

Meet our Family Mandy Toney



What do you do?:
Systems Analyst

How long have you worked at Farmers & Merchants Bank?:
18 years

How are you involved in the community?: I am the treasurer for the BHS Alumni Association, Treasurer for the All Saints Endowment Fund, Board President of Berlin Community Daycare, and on the All Saints Catholic School Dinner Auction procurement team.

What is your favorite thing about Berlin?: I like when I walk down the street and I'm greeted with a friendly smile and hello.

When you're not at work, what are you doing?: LAUNDRY!! But in all seriousness I am usually with my husband and 3 boys doing whatever pops into our heads.

A place you'd like to visit or go back to?: St. Thomas. The ocean is so beautiful and relaxing.

Favorite TV Show?: The Big Bang Theory