



**Farmers &
Merchants Bank**
Where Family is our Foundation

the VAULT

n e w s l e t t e r

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live chat!

¡Hablamos Español!

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

Smart Savings for Back-to-School

The end of summer is near and for most, school is right around the corner. Also around the corner--those dreaded back-to-school costs. Your mailbox is probably stuffed with store flyers and it can be overwhelming to know where to start. To alleviate the stress behind this unavoidable shopping task, we've compiled a list of 5 back-to-school money saving tips that will get you in and out of stores in no time.

Make a list and determine a budget: Use the list your child's school provides as a starting point for list making. Sit down with your child and organize items according to importance. Decide how much you intend to spend and stick to it! Keep receipts to help you stay aware of your overall budget.

Price check before you start shopping: Search the internet and sale flyers to comparison shop. Consider dollar stores or discount retailers in your trip--they can be great places to purchase supplies from. Consumables don't need to be name brand. After you've found the best deals, categorize your list by store for a quick shopping trip.

Dedicate savings to back-to-school supplies: Dedicate a set amount of each paycheck toward back-to-school shopping. This way, when it's time to shop, the cost of supplies won't seem so bad.

Stock up for the year: Good deal on notebooks? Stock up! Purchasing additional items on a great deal saves you money down the road when you run out.

Involve your children: Use the making of a back-to-school list as a way to teach your children the difference between "needs" and "wants". For example, your child may want a \$5 pencil box of their favorite superhero character whereas a \$2 standard pencil box serves the same purpose. Talk to your child about the difference between "needs" and "wants" and the impact it can have on a budget.

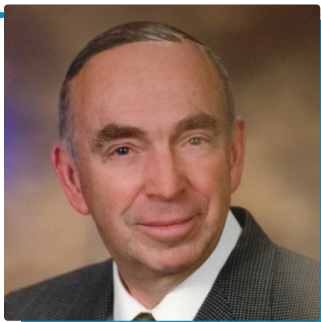
We'd like you to meet...



Tami Smith joined the Retail Banking Team in late April as a Teller. With over 10 years of customer service, Tami has been a welcomed addition to our family. In her spare time, Tami likes to spend time at the beach with her children Madisyn and Jacob and husband, Lance.



David Heet joined our IT team in mid-April as a Network Administrator. David, his wife, Maureen, and their two daughters, Maya and Jane, moved to Berlin from the Sault St. Marie, MI area. In David's free time he likes to play guitar, take family trips, and spend quality time with his girls.

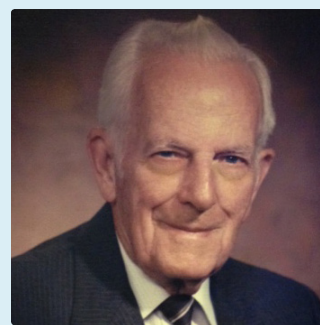


John Kujawa

president's note

We trust you are enjoying the short summer months. Try to make time to read material available on the internet and through our local well-managed library. Especially needed is a voter aware for the upcoming elections. Biographies covering the candidates ideologies are very helpful.

Please have a safe and enjoyable rest of the summer; and check out many of our customer-focused banking products.



Harry Kujawa

"Whatever you do, do it right or not at all"
-HJK

in the community



Farmers & Merchants Bank attended Clay Lamberton's Annual Carnival. The kids had a blast at our Fishing for Math Booth-and we did too!



John Kujawa chats with guests at our Annual Priority Club Salad Luncheon & Plant Seminar. Guests enjoyed salads prepared by employees and a presentation from plant specialist, Sophie D'Orazio.



Teller, Elizabeth Macedo, enjoyed time with her family at our Annual Customer Appreciation Day on July 8th.

customer quick tip

make monthly bill payments a whole lot easier

Keeping track of monthly bills and making sure you pay them on time can be a real headache. Not to mention trying to remember passwords from multiple websites. Thankfully, we have 4 good reasons why taking a few minutes to set up bill pay is a real time-saver.

1. Manage your monthly bills all in one place: You can conveniently pay all of your bills through our online banking, rather than logging into multiple websites and trying to remember multiple passwords and usernames.
2. It's safe and secure: We use top of the line security features to keep your information safe.
3. It makes managing your money easier: Set up recurring payments, sort your payment history, set up payment alerts and track payments easily.
4. It saves you time (and who doesn't want more of that?!): You can literally pay your monthly bills in seconds once bill pay is set up.



Bill Pay

community connection: our customers are family





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priority club: a note from kathy

Greetings to all,

We are in the middle of summer and as I write this article, we are going to experience one of the warmest, most humid days of the summer. We all complain, but for those without air conditioning, working outside or in a hot factory, they do have something to complain about. We will hope this dangerous heat will not last long for those people. It was good to see many of you at our Customer Appreciation Day; the weather certainly cooperated that day. We hope you all enjoyed yourselves as much as we did. It is fun for us to see you all visit with one another.

Summer goes by way too fast it seems. We are already planning our Priority Club Christmas Dinner being held at City Inn on Wednesday, December 7th at noon. We have a real musical treat for you this year. We are having the Bell Choir from St John's and, back by popular demand, will be Encore from Berlin High School. We appreciate both these groups bringing these talented performers for your enjoyment.

Before closing we are hearing of more people being approached by scammers or falling for a scam. There are two scams currently making their way around-the Microsoft scam and the ever prevalent, IRS scam. With the Microsoft scam, you are called or emailed regarding a virus on your computer. If you respond to them, they will offer to do a "fix" by taking over your computer and asking for user names and passwords. Some take it one step further by asking for your banking passwords and security codes. Don't fall for it! The IRS scam seems to be gaining intensity. A caller threatens you with fines or imprisonment stating you owe money. They provide a call back number in which they will ask for personal information. Once you give them this, they have all the information they need to steal your identity.

I am sure this may seem repetitive to many of you, but these scammers are slick and they are always using new ways to get your information.

You all have a good remaining summer; the next time I write this we will be into fall. Time moves right along doesn't it?

Good bye for now,

Kathy Johnson



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

Cyber Security 101



Pokémon Go: A Cybersecurity No Go

Pokémon Go has swept the nation like no mobile app before it. Look around you, and you'll most likely see someone on their phone trying to chase down a monster.

What is it? Pokémon Go is an augmented reality game that allows the player to travel between the real world and the virtual world of Pokémon-all with the goal of locating, capturing, and training virtual creatures. This game is an international obsession and since its release, has been a cyber hacker's dream. Why? Because the mobile app collects you, the user's personal information. This includes your name, email and geographical location. In addition to collecting personal information, users often time visit 3rd party sites to gain access to tips and tricks to conquer Pokémon and expose themselves to additional information leaks. If a cyber hacker gains access to your information, it could potentially be an open door to passwords, social security numbers, and other private information.

In order to help control this access, you need to first update your app. The newest version of the app has worked on fixing some of these leakages. However, you will also want to adjust your phones settings which can be toggled on and off to grant privilege to applications you download. Finally, be smart. No virtual creature is worth your identity.