



Farmers & Merchants Bank
Where Family is our Foundation

the VAULT n e w s l e t t e r

inside this issue:

President's Note 2

In the Community 2

Customer Spotlight 2

Products & Promotions 3

Community Connection 3

Priority Club 4

Employee of the Month 4



www.fmberlin.com

live chat!

¡Hablamos Español!

If you have any comments or suggestions regarding the newsletter, contact: marketing@fmberlin.com

ONE CAN Makes A Difference

Bank Donates \$1,400 in Cash and Cans.

Farmers & Merchants Bank collected 1,400 non-perishable food items during our recent "One Can Makes a Difference" drive. For every item donated, Farmers & Merchants Bank matched \$1 in hopes of spreading the Christmas Spirit a little further.



"We celebrated our 73rd anniversary on December 2nd, and wanted to carry on our founder, Harry Kujawa's, spirit," says Mia Beltran, Marketing Director.

"We partnered with our customers by matching their generosity in giving to the community."

Word spread to Marty in the Morning with B104.7, and a delivery of 1,047 canned goods was transported by truck to our main branch. "A lot of companies do food drives, but we've never heard of a company matching \$1 for every can," says Marty. "When we saw what Farmers & Merchants Bank was doing, we knew we had to donate."

The matching funds and can donations will benefit the Berlin Emergency Food Pantry.

Here's What Customers Are Saying...

"West Side would like to thank Farmers & Merchants Bank and Mark Klein for the assistance they have given us to complete our brand new GM facility located at 822 Broadway St. in Berlin. It has been a pleasure working with Farmers & Merchants and we are thankful for their commitment to their long-term relationship with West Side GM."

Jim and Jeff Maldwin, Owners, West Side GM



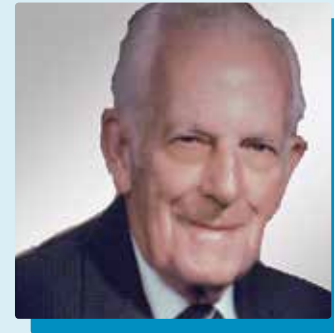
John Kujawa

president's note

The last book in the Trilogy on World War II written by Pulitzer Prize winner Rick Atkinson (Frank, Tess and Pearl Kujawa's uncle), "The Gun's at Last Night," is an absorbing read.

With all of the deserved attention the media gives the honor flights to Washington, D.C. provided for our World War II and other veterans, this book will detail for the reader how much these men and women sacrificed for their country.

This year and beyond, let us carry on a deep commitment to our nation and our families.



Harry Kujawa

"Patience is a virtue"
- Harry Kujawa

in the community



Farmers & Merchants Bank employees support breast cancer awareness and give back to a local community member.



Blake and Dylan Graf (Maria's Children) on our 2013 Christmas Parade Float-- The Little Farmers.



Employees present Bonnie Rice with a check from the funds raised during Breast Cancer Awareness Month. Bonnie's story inspired all of us.

customer spotlight

West Side GM

West Side GM is a family owned full service dealership that has been in business for 67 years. West Side sells new Chevrolets, Buicks and GMC trucks as well as pre-owned vehicles. West Side also has a service department and body shop that repair all makes and models with a

full line GM parts department. West Side is committed to providing competitive pricing, customer service in every department and a friendly, relaxed buying experience.

The excitement is growing for both staff and customers for the opening of our brand new state-of-the-art facility in the old Walmart building. The great thing about the move is that West Side can utilize the



additional space for more inventory and most importantly, make it more convenient within each department to better service customers.

Jeff Maldwin, Owner,
West Side GM

community connection:

Affordable Care Act, submitted by CHN

connecting our customers with community resources...

The Affordable Care Act is the law that has led to health care reform and consists of three main goals:

1. Help more people have health insurance
2. Reduce the cost of health care
3. Improve how people get health care

Applying for Coverage

People living in Wisconsin will use www.HealthCare.gov website (Wisconsin does not operate its own healthcare exchange), to apply for coverage, compare plans, and enroll. Coverage can start as soon as January 2014.

Essential Benefits

The Affordable Care

Act requires that non-grandfathered health plans (not in existence on March 23, 2010) offered in the individual and small group markets, cover a core package of healthcare services known as Essential Health Benefits.

Under the law:

The Individual Mandate. The federal government is requiring most Americans to have health insurance starting January 2014.

You may be eligible for financial aid, called subsidies, to buy insurance. How much aid you get depends on income, family size, and where you live. **Your children** can stay on your plan until they turn 26. **If you have a health problem,** you cannot be denied coverage

because of a pre-existing condition.

Even if you have a chronic condition or a serious accident, Your health plan has to pay for your essential benefits no matter how much they cost.

Guarantees Your Right to Appeal: You now have the right to ask that your plan reconsider its denial of payment.

Some parts of the Affordable Care Act have already been implemented. However, several provisions of the healthcare law — some of which will affect the greatest number of Americans — go into effect in 2014. For the most up-to-date information visit Healthcare.gov.

Sources: Healthcare.gov, Web MD, Kaiser Family Foundation

get every penny you deserve



We've put Turbo-Tax® inside your Farmers & Merchants Online Banking so you have the power to get back more of your hard-earned money.


- TurboTax® customizes for you, using the latest deductions and credits based on your job, family and life.
- TurboTax®CPA's, and tax attorneys are available year-round so you can get expert answers to your specific questions.
- TurboTax® guarantees 100% accurate calculations and your maximum refund.


To access TurboTax®, log in to Farmers & Merchants Online Banking and go to **Manage Money-My Turbo Tax.**


purchase rewards

Turn everyday purchases into cash.

Did you know? You're eligible through your online banking for exclusive cash back offers when using your Farmers & Merchants Bank Debit Card.

 **Click** to activate exclusive cash back offers to places you like to shop.

 **Shop** online or in stores to redeem offers by paying with your card.

 **Enjoy** cash back-deposited right into your account at the end of the next month.



Log in and let the savings begin!

You must have Online Banking to Participate.



123 W. Huron St. | Berlin, WI 54923
T: 920-361-1454 | F: 920-361-0500

priority club: a note from Kathy

Greetings and Happy New Year!

I hope you had a wonderful holiday season! With the beginning of the New Year, I wanted to draw your attention to an article submitted by our community partner, CHN. With so many questions regarding the new Affordable Care Act, we hope this article might help make things a bit less confusing.

On December 11th, we hosted our annual Priority Club Christmas Party. Thank you to all who attended- I hope you had a wonderful time. Please enjoy a few photos from the event.

On behalf of our Farmers & Merchants Bank Family, we'd like to say thank you for your business this past year. We are excited to help service your financial needs in 2014. As always, feel free to stop in and visit.

Best Wishes, Kathy Johnson



Kathy Johnson and Angie Fralish



Priority Club Members, spreading some holiday cheer.



Paula Trochinski, John Kujawa and Angie Johnson



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

Employee of the month



October

Amanda Krause



November

Jenny Dych



November

Craig Bednarek



December

Kelly Drover