



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!

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

a dream come true

For years, Dennis and Lynn Roitt searched for the right property to fulfill their dream of running a dairy farm and living the farming lifestyle. They found that property north of Berlin and dubbed it Silver Pond Farm. Although the start-up and daily operation of a farm, along with full-time jobs, left time for little else, the Roitts have made it a success. They now milk 14 Jersey cows and have earned a premium-grade from Westby Creamery on their USDA Certified Organic Milk.

From Dennis' perspective, the choice to partner with Farmers & Merchants Bank has been a great decision for their up-start operation. "We were very comfortable at the bank right from the start," says Dennis. "Everyone was so reasonable and easy to deal with. It felt like it was over before it even started."

And as Dennis describes, the faith the bank put in him and Lynn has created what he describes as a dream come true. "To see the sunrise every morning, gather our cows in for milking and hear our roosters crowing is truly a wonder."

Farmers & Merchants Bank is proud to have used our farming history to help start a new farming endeavor.

Happy Retirement from all of us!



Carla Schroeder and Louise Chier
you will be missed!

"May god bless you abundantly for your many years of exemplary service. We love you dearly."
The Kujawa Family

May the journey you take be filled with smiles and joy!
Best Wishes for a fun-filled, relaxing retirement.

*Your family and friends at
Farmers & Merchants Bank*



John Kujawa

president's note

As we proceed into 2015, reflect on all of the wonderful blessings we enjoy every day of our lives. Things that were only speculation by science fiction writers are now available to most of us. Even though we may disagree with various happenings that we observe, where else would we want to live?

Studying Kings 1 and 2 of the Old Testament will show the reader what Harry Truman often stated, "There is nothing new in the world except the history you do not know."

With that in mind, join Farmers & Merchants Bank in making 2015 the best year yet! A happy and healthy new year from our family to yours.



Harry Kujawa

"Cash is king"
- Harry Kujawa

in the community



Employees raised over \$500 for Breast Cancer Awareness! The funds were donated to a community member who is struggling with this disease.



Congratulations to Bob Malchetske on being named Berlin's 2014 Citizen of the Year! Such an honor and well deserved!



Loan Officer, Brandon Mumm, picking up 691 cans of green beans from Del Monte Foods, to help us reach our Can Drive Goal. Thank you Del Monte Foods!

customer spotlight dk trucking

Dale Kuklinski first came to Farmers & Merchants Bank in 1963 to deposit his paper route money. In 1984, John Kujawa took a chance on Dale and his wife Natalie and their big dream for a small business. Since then, the bank has helped DK Trucking to build two buildings and purchase trucks and trailers.

DK Trucking is unique in their local, same-day delivery, specializing in a 100-mile radius of Berlin. Rental of semi-trailers for short-term storage is also available. The 12-employee business has survived all these years by providing excellent service at a fair price.

DK Trucking pays bills and makes transfers from their home or office, travelling to the bank simply to make deposits.

"We realize we wouldn't need to come in to do our deposits, but we still enjoy stopping in to see the smiling faces at Farmers & Merchants Bank."

Dale and Natalie Kuklinski,
Owners, DK Trucking

community connection: ‘One Can Make a Difference’ a Second Year Success

Farmers & Merchants Bank's second Annual 'One Can Make a Difference' can drive collected over 7,000 non-perishable food items last month. In an effort to double the donations, Farmers & Merchants set a goal of 5,000 cans. "The state of the pantry last year left such an impact on us that we wanted to try our best to fill the pantry with as many non-perishable items as we could," says Kellen Stellmacher, Marketing Coordinator "We decided to set a goal for the community--5,000 cans--and we would match \$1 to every one of them."

Donations poured in from Del Monte Foods, Ripon Foods, Ripon Pickle, Wisconsin Spice, St. John's Lutheran School, All Saints Catholic School and B104.7. Word spread to J&T Foods who set up collection bins within their store to make it easy and convenient for shoppers to donate. Badger Mining Corporation caught wind of the drive and made an additional \$1,000 donation when our goal was met. "It was a true community effort," says Stellmacher, "This is what the season is all about, and our bank couldn't feel luckier to be part of such a giving community."

The matching funds and can donations, in their entirety, benefited the Berlin Emergency Food Pantry. A special 'thank you' to Drexel Building Supply for supplying a truck for pick up and delivery and to the students of All Saints Catholic School for helping to load and unload all the cans.



All Saints Catholic School students coordinate an assembly line to load up the Drexel Truck.



Farmers & Merchants Bank and Badger Mining donate \$6000 to the Berlin Emergency Food Pantry.



Marty with B104.7 dropping off his donation of 1047 cans.

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Where Family is our Foundation

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priority club: a note from kathy

Greetings:

As I write these notes Christmas is very near. One wonders where the year has gone. All of us involved with Priority Club wish you all a Merry Christmas and a Happy New Year. It has been a joy and a privilege to work with each of you this past year. We have fond memories of 2014.

Our Priority Club Christmas Dinner was a very nice day and seemed to be enjoyed by all. A delicious meal was prepared by JT Foods and our entertainment back by popular demand was 4 Bits of Fun. There were several lucky winners of beautiful door prizes. My favorite part of about this whole day is just seeing each and every one of you. It was great to see you all have a nice time.

All of us want to thank you for the opportunity to work with you in 2014 and look forward to serving you in 2015.

A Merry Christmas and a Happy Healthy New Year to all!

Kathy Johnson



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

Meet our Family

Katie Dieck



What do you do?:
Credit Analysis

Favorite thing about Farmers: Everyone is friendly and helpful.

When you're not at work, what are you doing?:
Hanging out with family and friends, working out or reading.

If you could only eat one food for the rest of your life, what would it be?: Ice Cream

What is playing in your car right now?: Taylor Swift's new CD on repeat

One thing you can't live without?: My pillow

Favorite TV Show?: Walking Dead, SVU & Vampire Diaries

Do you have pets?: Two cats, two dogs and lots of fish.

Favorite sports team?: Packers, Brewers & Bucks, I love them all!

A place you'd like to visit or return?: Hawaii