



Farmers & Merchants Bank
Where Family is our Foundation

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

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www.fmberlin.com

live chat!

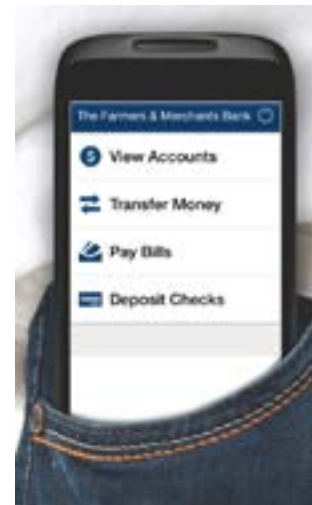
¡Hablamos Español!

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

hargraves enjoy the freedom of online bill pay

As a working mom, Cathy Hargrave appreciates the convenience of Farmers & Merchants Online Banking Bill Pay. Cathy and her husband Rob have been using Bill Pay for more than six years.

By spending only 10 minutes a month on bills over those six years, Cathy has saved herself hours of time sitting at a desk, sorting through bills and writing paper checks. "I'm able to pay all the bills in one sitting. I simply choose the date I want the bill paid and it happens for me," she says. "I have the peace of mind that the bill will be paid on time without having to do anything else."



And when Cathy needs to look back at her bill pay activity, there's no need to go digging through manila folders. "I love the record keeping it does for me. It's one less thing I need to worry about because all my bills and payment information are in one place," she says.

Now that they're experts with Farmers & Merchants Online Banking and Bill Pay, the Hargraves have started using their mobile phones to handle their banking and to pay bills. "I've even checked balances while standing on a 40' pole on the school forest rope course." Now that's freedom!

To enroll in Farmers & Merchants Online Banking, go to fmberlin.com & click 'sign up' in the Online Banking island.

Here's What Customers Are Saying...

"Farmers & Merchants Bank is an excellent bank with exceptional service!"

Shawn Goel, Owner, American Petroleum Locations in Oshkosh, Fond du Lac, Greenville, Appleton, Green Bay, and Sturgeon Bay



John Kujawa

president's note

This summer would be a great time to enjoy traveling to Wisconsin's locations. An easy day drive includes Door County, which has a variety of attractions for almost any person. A spin of the compass also would send you on a journey to destinations most of us would be enjoying for the first time. Wisconsin

has a multitude of memorable points-of-interest. Our bank can assist you with a variety of products that will help make your trip stress-free.

Enjoy summer!



Harry Kujawa

"Where there is a will, there is a way"
- Harry Kujawa

in the community



Students from St. John's Middle school keep the kindness acts going by mailing packages to the military as part of our Kindness Projects through CHN's Read, Run, Reach Program.



Jenny Mosman and her daughter Aaliyah and the 2nd grade class at Clay Lamberton Elementary make and deliver flower pots to Juliette Manor residents as part of the Kindness Project.



Bob and Beth Malchetske along with Mike and Monica Monohan, support the CHN Golf Outing.

customer spotlight

mecan river inn & johann's bar & grill

When Steve and Petie Johannes needed a bank to help get their businesses back on track, they turned to Farmers & Merchants Bank and loan officer Mark Klein. "Mark was the best loan officer I have ever worked with," says Steve.

"He made the experience really easy."

The Johannes' are proud owners of Mekan River Inn

and Johann's Bar and Grill, both located between Wautoma and Coloma. These 25-year-old businesses serve the outdoorsman of every season.

Mekan River Inn sits on snowmobile trails, a Class A Trout Stream, and ATV routes. The inn features 26 large rooms with unique amenities such as kennels to bring your pets, Jacuzzi rooms, and kitchenettes. Right across the road you'll

find Johann's Bar and Grill. Known for their homemade pizzas, you're welcome to dine in, carry out or get delivery. Johann's Bar and Grill is open 7 days a week from 6 am - 1 am and features unique leather goods and Harley gear. For a full menu or to check out upcoming events, visit www.johannsbarandgrill.com.

community connection: summer recipe reetz's kicked up party beans

It's summer cook-out season. Let Reetz Meats help you out with your backyard bbq.

Reetz Meats recipes have been around for over 100 years! They have a large array of hand selected meats and spices and will custom cut any size and quantity of meat. Owned and operated by Verlin and Marion Parker and located in Neshkoro. "Where you step up to the meat counter and you make the choice."

Reetz's Kicked up Party Beans

Ingredients:

- 2 (14oz) jars Randall Mixed Beans
- ½ lb. Reetz Meats Bacon, cut into ½ inch strips, cooked & drained
- 1 lb. hamburger, fully cooked & drained
- ¼ cup molasses
- ¼ cup brown sugar
- 3 tablespoons Dijon mustard
- 1 jalapeno, diced

Directions:

Mix all ingredients together in saucepan and cook on low until warmed through. Perfect side for any summer party!

deposit checks with a few taps



Deposit checks fast with your mobile phone.

- Free — Use our free app to make free deposits.¹
- Convenient — Save a trip to the branch or ATM.
- Simple — Make a deposit with just a few taps and camera clicks.
- Secure — Rest assured it's as safe as online banking.

Try it! Download our app on the App Store™ or Google Play.



1. Our app is free, but standard rates and fees may apply from your wireless carrier. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc.



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Customer Appreciation Day

Thanks for celebrating with us.



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

meet our new team members....



Elizabeth Carta
Teller/Interpreter



Jessica Martin
Lending Support Specialist



Tom McCarthy
General Counsel and Compliance Officer



Deby Gray
Senior System Analyst



Judie Drexler
Accounting Specialist, CPA