



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

From side job to full-time gig

After attending several auctions back in 1996, Vince Pawlacyk came home one day with the idea that he and his wife, Vicky, should start their own food truck business. At the time, Vicky was a custodian at Fox Valley Technical College and Vince was working at Oshkosh Truck. Vicky joked that as long as Vince didn't try to cook, the food truck was a great idea. What once was a side job for the Pawlacyks, Vicky's Lunch Wagon has now become an enjoyable food truck business, by growing from one truck to two trucks and two trailers.

When it comes to the menu for Vicky's Lunch Wagon, there is always a variety of food to choose from. From chicken sandwiches and burgers, to different appetizers, such as onion rings, cheese curds, and mozzarella sticks, there is always something on the menu for everyone to enjoy. Not only does the lunch wagon serve meals, but it also serves fun treats as well, including cotton candy and caramel popcorn.

Vicky's Lunch Wagon continues to stay busy by attending several different events throughout the year. Currently they are attending EAA's AirVenture week, where they are serving food from 6:00 a.m. to 9:30 p.m. In the past, the Pawlacyks have used nearly 60 dozen eggs in just four hours on a busy morning at Airventure! Other events the lunch wagon attends include Food Truck Fridays in Oshkosh, city festivals, weddings, and nearly 40 different auctions a year. So what's their favorite event to serve at? Vicky and Vince both agree that they love attending farmer auctions.

In addition to attending different events, Vicky's Lunch Wagon has served at Farmers & Merchants June birthday lunch. The Pawlacyks work together with Universal Loan Officer, Jodi Markowski, to plan the luncheon, which serves Farmers' favorites like the chicken cordon bleu sandwich and cheese curds.

If you are looking for a unique way to cater your next event, Vicky's Lunch Wagon just may be the answer. Call in advance because the wagon books fast! Vicky's Lunch Wagon is located in Redgranite, WI and can be reached at 920-361-4001.





John Kujawa

president's note

This summer we hosted a fun-filled Customer Appreciation Day that was well attended. This is one way we show you how important you are to all of us. Also, we now have investment strategists to assist you with your long-range goals. Please check out our CD rate specials that will please you. Enjoy the rest of summer and the wonderful fall season ahead.



Harry Kujawa

"Honesty pays."
-Harry J. Kujawa

in the community



As part of the GIVE360 Project, Bob Thorsen donated to Bryan Fletcher's cause, ccThrive-Tides, which strives to keep passions of childhood cancer survivors alive.



Kathy Johnson speaks to guests at our Annual Priority Club Plant Seminar. The seminar included a salad luncheon and guest green thumb, Sophie D'Orazio.



John Kujawa takes charge with handing out the pickles at our Annual Customer Appreciation Day.

customer quick tip

help us learn what you want to learn!

Wondering how to save for your child's college fund? Or maybe you need a crash course in our online banking. Whatever financial topic it might be, let us know if you are interested!

Located at the teller line and on our bank website, we have a financial literacy survey that is optional for customers to fill out. The survey consists of a list of different financial topics, including IRA options and new business products. By filling out the survey, we can provide educational seminars to you. We want our customers to understand the financial opportunities available to them so they can make the best decision for their families.



community connection: our customers are family





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priority club: a note from kathy

Hello Summer!

As I write this article, we are enjoying another beautiful day of summer. The Fourth of July has already come and left. It truly is crazy how quickly the time goes for all of us with all the events and activities our families have going on.

Recently, we have had a few different events at the bank. Our Priority Club Plant Seminar was held in May. The Plant Seminar was hosted at City Inn and was the largest turn out to date. Sophie D'Orazio was our featured speaker again. We enjoyed a delicious lunch and the winners of the flower baskets are still keeping me informed on their progress. Many of our Priority Club members also attended our Customer Appreciation event in late June. This too was the largest group we have served and it was good to see and chat with all of you a bit more. It is heartwarming to see our customers visit with friends that they "haven't caught up with in a while."

Even though the summer months keep us outside more, that doesn't mean scam artists stay at bay. Recently, they have targeted via phone, including the Publishers Clearing House scam. They will offer a check to be sent if you sign up for magazines. If you give them your checking account number or debit card number, they will immediately use your authorization on your account.

Another scam continuing to make its way around is the Tech Support Scam. You will receive notice that there is a problem with your computer. They gain access to your PC by asking for your username and password. If you disclose this information, they then lock your computer and demand money. You have now become a victim of identity theft. No matter how legitimate it may seem, if it sounds too good to be true, it most likely is.

I hope you all have a wonderful and safe summer.

See you soon,

Kathy



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

Cyber Security 101



Smishing Attacks on the Rise

According to noted cyber-security expert Stu Sjouwerman from KnowBe4, Smishing (attacks on smartphones) is increasing as internet criminals try to circumvent email spam filters and other security measures.

Remember to be as diligent with your smartphone as you are with your email cyber-security knowledge. The "bad guys" are increasingly targeting through your smartphone. They send texts that trick you into doing something against your own best interest. At the moment, there is a mystery shopping scam going on, starting out with a text invitation, asking you to send an email for more information, which gets you roped into the scam.

Always, when you get a text, remember, "Think Before You Tap," because more and more, texts are used for identity theft, bank account takeovers, and to pressure you into giving out personal or company confidential information.

A video made by USA Today shows how this works. Type the following link into your web browser to take a peek!
<https://www.youtube.com/watch?v=ff-ck9C4vqEM>