



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

# the VAULT

n e w s l e t t e r

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We hope you enjoy your quarterly issue of The Vault! Comments or suggestions? [marketing@fmberlin.com](mailto:marketing@fmberlin.com)

## 10 Tips to Prep Your Home for Sale

Looking to sell your home this summer? Making a few minor touch-ups and putting yourself in your prospect's shoes can go a long way towards making a great impression on potential buyers. These 10 tips will help prepare your home for sale—and hopefully snag the deal.

**Curb Appeal:** What does your house look like when driving by? If there are trash cans on the side of the house and mangy looking bushes, people will keep on going. Fluff up your flower beds, power wash the house, and mow the lawn. A fresh looking house is a sellable house.

**Clear the Clutter:** Over the years, people can collect a lot of stuff. Depending on how long you've been in your home, you might have an amazing amount. Consider this rule: If you haven't used it in over a year, you probably don't need it. Donate what you don't use. Think of this process as a head start on packing.

**Make Your House Sparkle:** A clean house is a happy house—and much more likely to sell. Clean your windows inside and out, polish chrome faucets, clean out the fridge, clean out cobwebs, dust furniture & ceiling fans, hang up fresh towels and vacuum daily.

**Decorate for the Masses:** Not everyone may share your taste in décor. Consider repainting your bold colored rooms in neutral colors and removing any personal décor pieces. People like to imagine the space as their own so you don't want them distracted by your red kitchen or that portrait of your cat you have hanging in your living room.

**Create a Cozy Ambiance:** Place lush cozy blankets on the ends of your beds, fluff up your couch pillows, add soft rugs to the floor & add fresh flowers in the kitchen. If you want to have a pretty aroma in the home, place a few tablespoons of an essential oil in the oven at 300 degrees. The whole home will smell beautiful.

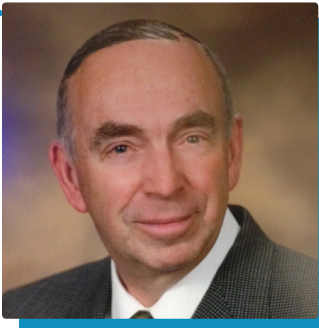
**Let the Light In:** Open windows to let in natural light. Have 100 watt bulbs in lamps every 50 square feet to allow for proper lighting. You can do this by adding floor or table lamps to areas that are dim. A lit room looks brighter and bigger.

**Pay Attention to Your Wood Work:** The vibrancy of wood can wear over time. Add a fresh coat of stain to your cupboards and doors and polish up furniture pieces. Even adding a little accent like new knobs can make a huge difference.

**Beautify Your Bathroom:** Hang fresh linens, wash the bathroom rug, put the toilet seat down, and accent with a fresh candle or small bunch of flowers. Turning your bathroom into a tiny spa can make all the difference to a potential homebuyer.

**Lose the Bulky Furniture:** You don't want potential homebuyers bumping into your oversized "king's" chair. Your furniture should fit the scale of the room. Large pieces can really minimize the size a room actually is. Think Feng shui.

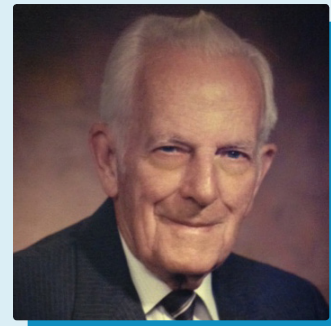
**What's it Worth:** Knowing what your home will go for on the market is key to sell. Once you have the price, shave 15-20% off and you'll be flooded with prospects. What's even better is that they'll be bidding up the price to well over what it's worth.



John Kujawa

## president's note

With the long-anticipated summer days arriving, now is the time to fully enjoy them. As William Shakespeare related in one of his sonnets, "All summer's lease has all too short a date", is reason for all of you to enjoy it to the fullest. Be sure to stop in to meet and chat with our wonderful all-season people.



Harry Kujawa

*"The older you get, the faster time passes."  
-Harry J. Kujawa*

## in the community



Our dear Farmers' Family, Carol Doro, retires after 12 years with the bank. (Carol is pictured in green)



Jake Jodarski celebrates his 96th birthday with a big cake, and of course, his morning cup of coffee.



Farmers & Merchants employees volunteer at the Boys & Girls Club of the Tri-County Area's Annual Youth of the Year Dinner.

## customer quick tip

### banking tools

Did you know Farmers & Merchants Bank's website has a whole host of tools to help you easily manage and plan your finances. This little hub of information is found under the Banking Tools tab on the home page. Here you can:

- Re-order checks
- Try out the lengthy list of calculators for Home, Personal, Investment, Retirement and Lease to better plan your financial future.
- Take a peak through financial resources covering topics like college financing and saving for retirement.
- Manage your credit card statement and/or Scorecard Rewards through the quick links.
- If you're visiting our website through a mobile device you can easily download our mobile app located at the bottom of the drop down menu.



## community connection:

### Twister-A Lifestyle Emporium

Tucked in beautifully historic downtown Princeton stands a store—a dream really—built on the passion of creativity and the desire to craft a lifestyle business. Dennis and Kristin Galatowitsch, owners of *Twister-A Lifestyle Emporium* have managed to create the perfect scenario; a career they love paired with the family life they sought after. First opening on Friday the 13th in August of 1999, Twister primarily started as a home goods store, but after acknowledging that customer desires were shifting, they adapted to offering 5 main product categories; women's clothing and accessories, kitchen tools that rival some of the best kitchen stores in the state, kids' toys that encourage learning and exploring, wine and microbrews, and an espresso café.

Once having 3 locations, Twister rests solely in Princeton. "People are amazed to hear that we are quite satisfied to operate only this store," says Dennis, "Managing 3 geographically spread operations took the fun out of our lifestyle. We are often recruited to open in other communities but have no interest in expanding at this time—at least until our kids are done with college."

And it's this focus on their children that explains the location of their home—above the store. Converting a loft that overlooks the Fox River into a living space has allowed the children to be onsite growing up, "Alex was in the store with me every day for his first 3 years. One of the benefits of living and working in our building is that we have an unbelievable amount of time to be with our kids as they have grown," explains Dennis.

Twister carries a plethora of brands, including a nice selection of Wisconsin based vendors. "In addition to the microbrews, we have a restaurant grade line of cutting boards from Epicurean of Superior, espresso beans from Boom Brothers of Neshkoro, Caldrea body products from S.C. Johnson in Racine, Baraboo Cow Pies, Fireworks Popcorn grown GMO free in the farm fields of WI, snacks from Sprecher in Milwaukee, bitters from Bittercube in Milwaukee, and all of our espresso drink milk comes from WI cows!"

Staying local in their brands has carried over into their banking needs as well. "We felt welcomed at Farmers & Merchants Bank from the first contact," Dennis explains. "The difference

between them and national leaders is truly amazing. That they are local and understand our vision overlaying with our communities' economics is key!"

And what is really the best part of owning a business? "We truly enjoy our jobs and find their creative aspects and customer contact enhances our life's enjoyment. We have been blessed with fantastic customers who come back time and time again—we've seen their kids grow and succeed." The ability to create a lifestyle business that Dennis and Kristin love underlies Twister's success. "We truly believe that your avocation can marry your recreation."

Twister is open 7 days a week all year long. Visit [www.twisterontheweb.com](http://www.twisterontheweb.com) to view a complete list of hours. Stay up to date on store happenings by following Twister on [Facebook](#) and [Instagram](#).

Planning a road trip? Add Twister into your GPS, 602 Water St, Princeton WI.





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## priority club: a note from kathy

Hello!

Hopefully by the time you read this the temperature is much better than today. Tonight's forecast is freezing. So much for all the pretty flowers coming up and I am sure it will show its effects on our fruit trees in blossom right now.

Our plant program with Sophie D'Orazio is scheduled for Thursday, May 18th and hopefully we will be sunny and warm by that time. If not, just attending that event will make you feel like it! This year Sophie is presenting "Perennials in Containers & Blue & White Garden". The event will again be held at City Inn on Berlin's west side. Salad luncheon begins at noon with Sophie's program to follow. No charge for attending this event and guests are welcome. Hope to see you there!

I always try to touch a bit on the scams we are hearing about recently. The delinquent income tax payment scheme is making its rounds again. There is also the one where someone says "can you hear me" when you answer. By saying yes you are agreeing to what they are selling.

Always remember to shred offers and mail you no longer need; do not throw in the trash. Auto payment of Bill Pay is always a good idea for your monthly bills to avoid checks going through the mail.

As always if something doesn't seem right or you are afraid you may have given out personal information please call us; we are here to help.

Until next time,  
 Kathy Johnson



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

## Cyber Security 101



### World Password Day

Did you know we recently celebrated World Password Day- the global celebration to promote better password habits which is observed the first Thursday in May.

And even Betty White, World Password Day spokeswoman, would say passwords aren't fun. And because of that, many people don't even bother using this basic identity theft protection. Passwords are critical gatekeepers to our digital identities, granting access to online accounts that enable our shopping, dating, banking, social media, and private communication. Isn't that worth protecting?

Here are 5 steps you can do to create secure passwords:

- #1 - Create a strong complicated random password (combination of letters, numbers and special characters) that doesn't contain personal info found on public social media sites.
- #2 - Get a password manager app (LastPass and 1Password are two software options)
- #3 - Use a different password for each account.
- #4 - Turn on multi-factor authentication whenever possible.
- #5 - Change your passwords frequently.

Check-out the website: <https://passwordday.org/> and take the quiz, "What's your security IQ?". The picture at the end will make you giggle!