



**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](http://www.fmberlin.com)

live chat!

¡Hablamos Español!

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

## team building-as important as business building

Businesses can often forget about their most important assets--their employees. Specially planned activities, especially team building, not only boosts employee morale, but builds a solid comradery with one another. This ability to connect is why we recently held a photo scavenger hunt for employees.

Each team began the morning making a team mascot. They were then provided with a list of items to take pictures of in which the mascot needed to be included as proof. After the team completed their hunt, they were provided lunch and the rest of the day off as a thank you.

Team building is vital to a solid workplace. Not only does it facilitate better communication by enabling open communication among employees but it motivates employees to express ideas and opinions. Taking a team outside of their everyday office setting helps promote creativity and develop problem solving skills that they can bring back to the office and apply to real life.



"We have a great group of individuals at the bank, but what makes them really successful is their willingness to work as a team to achieve the bank's vision," states Deby Gray, Director of Training & Staff Development. "That is one of our keys to success--having great people willing to dedicate their efforts not just to "what's in it for me?" but give a long-term commitment to something bigger than themselves."

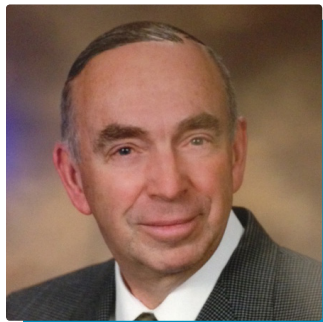
*celebrate*

**75 Years!** 5:00-7:00pm  
1940-2015 Wednesday, December 2, 2015

Hors d'oeuvres & Drinks City Inn Banquet Hall  
Diamond Anniversary Giveaway 689 Broadway St.  
Berlin, WI

*We can't wait to celebrate with you! No RSVP required.*

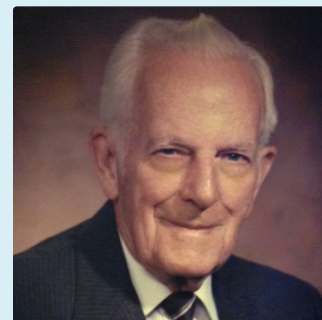
# president's note



John Kujawa

Seventy-five years ago, December 2, 1940, Berlin citizens gathered for the grand opening of a new Berlin financial institution, The Farmers & Merchants Bank. Thirty-four year old Harry J. Kujawa, my father, was chosen as its leader. He remained in that position until his death November 24, 1989. Yours truly, who had been with him since my apprenticeship starting in 6th grade as a janitor, college graduation in 1958 and U.S. Army 1960, then guided the organization. My

children, Catherine, Paul and Peter also were with the Bank from early childhood and became full-time Bankers after graduation from college and numerous banking schools. Today, our vibrant family-oriented bank thanks all of you for the support given us throughout the years. We could not have done it without you. Please join us December 2 for a celebration, City Inn, Berlin, WI. Thank you and may God bless you abundantly.



Harry Kujawa

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

## in the community



Farmers' employees wear pink to show support and raise awareness for breast cancer.



Children of Farmers' staff gather at the start of the parade with their goodie bags loaded with handouts.



For years, President John Kujawa has met with longtime customers and friends for morning coffee in the lobby.

## Turn holiday purchases into cash back

We offer a free cash-back program, right inside your online banking! Purchase Rewards is tailored to your spending habits making it unique to you. See how much cash-back you can earn in just 3 easy steps.



**Click!**

Click to add rewards to your Farmers & Merchants Bank debit card. Be sure to review the details about when, where and how the offer works. Once activated, a green check mark will appear next to the offer showing it's been added to your debit card.

**Shop!**

Visit the retailer and shop with your Farmers & Merchants Bank debit card either in store or online (depending on the offer details). No coupons, no fees, no enrollment! Just sign or use your PIN at checkout.

**Redeem!**

After your purchase has been made, your cash-back reward will automatically appear in your account at the end of the next month as "Monthly Rewards-Cash Back".

The more you use your card, the more offers you can receive-there is no limit! Log into your online banking or onto our Farmers & Merchants Bank mobile app and start redeeming today!



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## priority club: a note from kathy

Greetings to all of you!

What a beautiful fall we have had, I have heard very few complaints on the weather this year. Thinking about how fast fall exits and we begin to think of Christmas and our end of the year annual Priority Club Christmas Party.

Our Priority Club Christmas party will be held Wednesday, December 9th at City Inn Banquet Hall. Cash bar will be at 11:30 AM with Christmas dinner to follow at noon. Musical entertainment will be performed by Berlin High Musical Department. Priority Club members are \$7.00 and their guests are \$8.00. We will again be giving away door prizes to celebrate the season. It is always good to see you all but it is especially meaningful to enjoy this time together and thank you for making Farmers & Merchants Bank, a part of your family this past year. We hope to see you there!

This is the time of year we all think of our yearly donations to charity. There are many good charities we can give to but always keep your "guard up" for those who are calling or badgering you for a donation. Make sure the caller and charity is legitimate and do not give out any account information. Extra caution will make your holidays merrier and bright.

Until next time,  
Kathy Johnson



### Let's Celebrate

Priority Club Christmas Dinner

City Inn Banquet Hall

Wednesday, December 9, 2015

Cash Bar at 11:30 a.m. | Dinner Served at Noon

689 Broadway St. • Berlin, WI 54923

*Please RSVP by 12-3-15*

920-361-1454 | [afralish@fmberlin.com](mailto:afralish@fmberlin.com)

\$7.00 for members and \$8.00 for guests

Please pay prior to the event.

Live Music and Door Prizes!



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

## Cyber Security 101



### Don't Get Hooked:

Protecting yourself from phishing scams

- Phishing scams typically consist of fraudulent email messages that appear to come from a legitimate source (i.e. your bank, internet provider, school or university). These emails include a link to a fake website where you will be asked to disclose private information such as an account number, credit card number, password etc., and doing so could result in identity theft. A recent phishing attempt is an email message stating you are receiving fraudulent activity on your account and asking you to "click here" to verify your info. Remember, we will NEVER contact you via email to divulge any private information. A customer service representative will call you.
- To help protect yourself from phishing attempts, here are a few tips to keep in mind.
1. Never click on links or open attachments from unknown senders.
  2. Never send passwords or confidential information via email.
  3. Never respond to emails that request personal financial information.
  4. Always verify the sender's email address before you open an email.
  5. If it's too good to be true, it almost certainly is. Delete it!