



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
Chat with us online
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comments or suggestions:
marketing@fmberlin.com

popular money management tool gives peace of mind

Since the upgrade to the NEW Farmers & Merchants Online Banking in May, more than 13 customers a week are enrolling to use the industry-leading tool. Customers are saying that it not only saves them time and money, but more importantly, gives them peace of mind that their finances are under control.

One of the most talked-about features is Farmers & Merchants Bill Pay which allows you to avoid paying bills through multiple websites or writing checks:

- All your bills are organized in one place
- Pay just about anyone—whether it's the phone company or a friend
- Opt for eBills that let you view your entire bill and pay it with a click

For more information or to register for Farmers & Merchants Bank Online Banking, go to fmberlin.com and click on "Sign Up" in the Online Banking window.



No Runaround
Just Answers When You Need Them.



Stacey Schuster likes to keep it simple--Banking relationships included. When she needs assistance, she runs to Farmers & Merchants Bank. "I never have to wait," she says. "Information is online, or I get answers with one call."

Stop by. Log in. Drive up. It's your bank.



John Kujawa

president's note

In traveling 4000 miles by auto with my sister Mary this summer to Canadian cities Ottawa, Montreal, Quebec, Halifax, St. John and U.S. Cities Augusta, Me., Albany, N.Y. and Cooperstown, N.Y., we observed how friendly and inviting the attitudes were of most people. The waitstaff, valets, bellhops, check-in clerks and numerous random contacts attempted to answer our inquiries

and offer additional suggestions. This solidified our feeling, contrary to much media coverage, most of us really enjoy being recognized for our talents and being able to assist each other. "No one is useless in this world who lightens the burdens of another" Charles Dickens. Enjoy the fall season and visit us to discover how Farmers & Merchants Bank -- as your financial partner--can help service your needs and lighten your burden.



Harry Kujawa

"Never put off tomorrow what can be done today"

in the community



The new scoreboard donated by Farmers & Merchants Bank is in full use by BHS and Berlin Bulldogs football programs.



BHS volleyball celebrates homecoming with Farmers & Merchants Bank.

customer spotlight

shepard's drive in

Craig and Carleen Rohde of Shepard's Drive-In turned to Farmers & Merchants Bank when they needed a new bank that fit their needs. "There were no hoops to jump through. It was just easy." Easy banking allows the Rohdes to do what they love,

serve the tasty treats of Shepard's Drive-In!

Shepard's Drive-In has been in business since the 1950's. This year will complete the Rohde's 19th season at Shepard's. Shepard's continues to be a landmark in Berlin and is a tradition of sorts. They offer a large menu for a very small place. Many of their items are made fresh to order and homemade.



"We believe Berlin is a great place to raise a family, own and operate a business, and we enjoy supporting the community in many ways."

Craig and Carleen Rohde

charity challenge golf outing

golf outing raises \$5000

oct 2013

Farmers & Merchants Bank raised \$5000 for local charities during our 3rd Annual Charity Challenge Golf Outing. "100% of all proceeds are donated back to the community, making the outing a great opportunity to raise money and have fun doing it," says Kelly Featherston, outing organizer.

72 golfers were in attendance and the top two teams received a check for their designated charity. Charities that received a check were Berlin Youth Baseball, Berlin Booster Club, Berlin Senior Center, All Saints Catholic School, Berlin food Pantry, Tri-County Boys and Girls Club and Faith Community Church.

We would like to thank all of our golfers and sponsors for this great event. Because of you we were able to help out so many people in the community.



1st Place Team, Bryant Bednarek, Jacob Bartol, Brad Stellmacher & Joe Stellmacher



Angie Fralish presents a check for \$500 to Harper Mruk, Tri-County Boys and Girls Club Director.

here when you need us

There are times in all our lives when we need a little help. And although it's always best to avoid a loan by having the necessary money saved, that's not always possible. The lending team at Farmers & Merchants can help when you need to buy a car, pay for medical expenses or replace the dishwasher that just stopped working. We'll work together to design the loan that fits your needs.

Here's what you can do to make sure the loan process works best for you:

- Maintain a high credit score by paying bills on time, actively managing your debt and limiting applications for new credit. Even a small delinquent account can severely reduce your credit score.
- Develop a good and consistent savings plan that includes managing debt and saving for life's emergencies. It will give you financial peace of mind and the enjoyment that comes from having debts paid in full.

Bob Thorsen, Asst VP



little farmers



Have you "Herd?"

MOOVE on over Kids club, we are now "Little Farmers"

All account holders age 12 & under are eligible.

Join the Club!

- Little Farmers Events
- Special Gifts
- Birthday Wishes

Talk to one of our Customer Specialists to start saving today!





123 W. Huron St. | Berlin, WI 54923
T: 920-361-1454 | F: 920-361-0500

priority club: a note from Kathy

Fall Greetings!

I noticed yesterday the tips of my neighbor's maple trees are getting that orange tint. It is a beautiful time of the year to get out and enjoy the scenery before winter arrives and we all hibernate a bit.

Not many of us look forward to winter however we do look forward to our annual Priority Club Christmas Party. This year's event is set for noon Wednesday, December 11th at City Inn Banquet Hall with Christmas dinner, entertainment and door prize drawings!

If you don't know what our Priority Club is all about, call or stop in and we can fill you in.

As holidays approach, I'd like to share a few tips and hints to keep you and your finances safe:

- Always store your log in and password information in a secure place.
- When creating a password, steer clear of nicknames, birthdays, or a pet's name.
- Phone scams play on your emotions. Always call the relative who is in apparent danger, or call the bank directly before making any transfer of funds.

Have a good fall and hope to see you soon.

Kathy



Save The Date
Priority Club Christmas
Program
Wednesday December 11th
at noon

City Inn Banquet Hall

More details to come!



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

employee of the month



July

Erika Fralish



August

Lucas DeRuyter



August

Kelly Featherston



September

Kristy Lavanway