



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!

We hope you enjoy your quarterly issue of The Vault! Comments or suggestions? marketing@fmberlin.com

GIVE360 Project hopes to empower employees

For three generations, Farmers & Merchants Bank has quietly donated to causes and events in Berlin and the surrounding areas. This year, we want our employees to have a say in where some of these donations go.

Introducing the Give360 Project. The concept is easy. We ask our employees to volunteer 10 hours of their time to our community. Once they have reached that goal, we donate \$500 in their name to any charity of their choice. Our hope is to empower our employees with the ability to make a change to a cause, person or family near and dear to their heart.

So why is this important? The answer is really two-fold. One, because passion fuels action. Two, because everyone has a "why". "My grandfather passed away from Alzheimers when I was 11 and my grandmother lost her battle to it as well this past September," says Director of Marketing Kellen Stellmacher. "We're on the cusp of finding new ways to prolong the symptoms and hopefully a cure. Being able to donate \$500 to research in their name means so much."

The Give360 Project launched in January with the motto *Volunteer. Donate. Change. Repeat.* Stay tuned to our Facebook page and website as we share "our why" stories with you.

We'd like you to meet...



Ashley Tesch joins our retail banking team as a Rotational Analyst. Ashley loves to spend time outdoors with her husband, Jeremy, children Caylynn, Maximus and Corben and their family horses.



Ann Henrickson joins our Lending team as our newest Loan Operations Specialist. Ann loves to spend time with her husband, Tedd, and daughter, Samantha. She enjoys fishing, reading and going to movies.

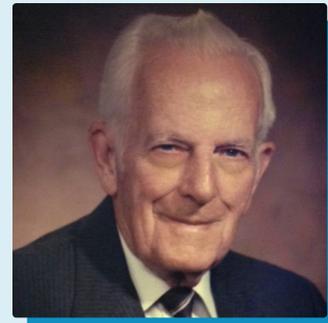


John Kujawa

president's note

As the daylight hours lengthen and the need for heavy coats lessens, it is time to anticipate enjoyable warm-weather activities. So, as William Shakespeare stated in *As You Like It*; "All the world's a stage, and all the men and women merely players; They have their exits and their entrances, and one man in his time plays many parts."

Enjoy playing your part. Stop in and visit with our fine employees and be delighted with our product offerings.



Harry Kujawa

"Every dog has his day"
-Harry J. Kujawa

in the community



Farmers & Merchants Bank employees sport the ugliest sweaters to keep in the Christmas spirit.



Berlin Community Daycare & Preschool set up a mini pie stand for their annual Perkins Pie Bake Sale.



The Teddy Bear Breakfast volunteers pose for a picture with their favorite man--Santa!

customer quick tip

tax time is here

Easily access your account interest through our online banking.

1. Log into your Farmers & Merchants Bank OLB account via www.fmberlin.com.
2. Click the "name" of the account that shows in **BLUE** under my accounts to open the deposit or loan account you would like to retrieve interest information on.
3. On the right hand side of the screen you will see a link to "[See account details.](#)" Click this link to expand the information for you.
4. At the very bottom of the screen you will see "2016." To bring the document up in a printer friendly version, click "[Print.](#)"

Visit fmberlin.com and click on the Tax Time banner on our home page for a visual step-by-step. Please note, a 1098 for loans will be mailed.



community connection:

What's all this HSA talk?

Health Savings Accounts can be a scary topic. Mostly, because we don't understand them and all that tax talk becomes confusing. So we choose to just bypass that funny business all together. But what if we told you, opening a Health Savings Account (HSA) could be an investment tool. Or that you can get a triple tax advantage (we'll explain). Interested? Let us tell you more.

First things first. What IS a Health Savings Account (HSA)? An HSA is a personal savings account designed to help you alleviate the cost of medical expenses. They help those with high-deductible savings plans (HD-SPs) save money for out-of-pocket expenses like prescriptions and doctor visits. Typically, your employer will offer a payroll deduction option that allows you to contribute to your HSA--pretax. Every dollar you contribute is another dollar saved. This is your first tax advantage. The second; tax-free gains. Any gains on your money are tax-free, so you keep 100% of

the money you earn in interest. Finally, any withdrawals you make on your account for qualified medical expenses are tax-free.

So what are the other benefits? Control. You decide how much money to deposit into your HSA. Each year, a single coverage plan can contribute up to \$3400 and a family, \$6750. For those 55 and older, you have the option to make a "catch-up" contribution which is an additional \$1000 that year. And the best part--it rolls over year to year. Need an example? You bet! Let's say Sally has contributed the max to her HSA for 2016, \$3400. She's only used \$650 of that for medical expenses. That means \$2750 will be available in her account for 2017 AND she can contribute another \$3400 for the year; tax-free!

A Health Savings Account can be used for a lot of medical expenses. For a complete list, hop onto the IRS website and peek over their eligible expense list. In the meantime, we've

included a small sampling to give you a taste. Eye exams, co-pays, flu shots, physical therapy, medical supplies, childbirth classes, guide dogs, long-term care, vaccinations, wheelchair, prescription sunglasses and the list goes on. When you open an HSA, a debit card is included (and/or checks) so that you can easily pay for expenses like you would gas or your morning coffee.

To learn more about how an HSA can help you budget for medical costs or monthly prescriptions stop on in and speak with our HSA expert, Kristin Robinson. If you are a business looking to set up your employees, give us a jingle! We make onsite visits to educate your employees on the benefits of an HSA and can enroll onsite.



1st Annual Teddy Bear Breakfast





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priority club: a note from kathy

Greetings!

We are in the middle of winter with a snowy day as I write this newsletter piece. The kids have been sent home from school early with snow hopefully ending by midnight. These winter days make us long for spring. And with the spring weather brings planning for our annual plant program. Sophie D'Orazio will again be our presenter. Her program this year will be a two part program. The first part will cover "Perennials in Containers" and the second part "Blue & White in the Garden". The event will be at City Inn, Berlin on Thursday, May 18th. We hope to see you all there.

On these dismal days, the scam artists are busy as ever. One of the latest involves your computer. You will receive an email or call from a "vendor" asking to discuss the virus/malware protection package you may have included in the purchase of your computer. In order to access your computer, they will ask for user names and passwords and banking information as well. If you are not the originator of the call for service, do not give out your information. Once access is gained to your computer the scam artists can easily gather information and download unwanted programs onto your system. As always with any type of scam or if you think you may have been a victim call us as soon as possible.

Have a good day and hope to see you soon!
Kathy



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

Cyber Security 101



Data Privacy: Did You Know?

- Digital devices provide great convenience to our lives. Today, we are connected more than ever. By 2020, more than 30 BILLION devices will be connected to the internet.
- Every day, every hour, every second, you are generating data about yourself and others. Your personal information, like behaviors and preferences, is the fuel that makes these devices work.
- Keeping a clean machine is the best defense against viruses, malware and other online threats. This means regularly updating your security software, web browser, and operating system.
- There is a reason for that annoying multi-factor authentication. Usernames and passwords are not always enough to protect key accounts like banking, email and social media. Turn on the strongest authentication like security keys or a unique one-time code.
- You have the ability to set the privacy and security settings to a level your comfortable with for information sharing. Take Facebook for example. You are able to alter your privacy settings in just a few clicks and control things like who sees pictures, who can post to your timeline, and how your profile appears to non-friends.