



**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

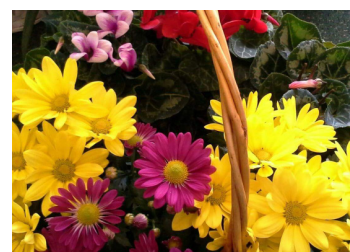
Ladybug Floral and Gifts continues to bloom in Berlin

The Ladybug Floral and Gifts has been a successful business in Berlin for over the last 22 years. It was first founded in 1996 by Karen Wendt, who later would ask Karen Schmidt to take over the business after her retirement. Both women had worked together in the floral industry at the Berlin Greenhouses and Florist. After 12 years, Wendt approached Schmidt and asked if she would be interested in buying the business. Wendt knew of Schmidt's work ethic and was confident she could continue running the business.

In 2008, Karen Schmidt purchased the Ladybug and since then, she enjoys being able to wake up every morning to do something she is passionate about. "I am very fortunate to do what I love, for floral designing is truly an art and I'm grateful and blessed to have such success," Schmidt said.

As for banking with Farmers & Merchants Bank, Schmidt believes the bank was able to help her fulfill one of her biggest dreams. "Farmers & Merchants Bank has been with me from the beginning and I'm thankful for that. They, like my employees, are family. They are there to lend a helping hand, provide support, and grow with me along the way," Schmidt said.

With Valentine's Day coming right around the corner, the Ladybug is getting ready for one of their busiest times of the year. Along with Valentine's Day, they are also busy on Mother's Day and Christmas. If you are looking to give a special loved one a beautiful floral arrangement for this upcoming holiday, check out The Ladybug Floral and Gifts located on 112 E Huron St or call at 920-361-9006.

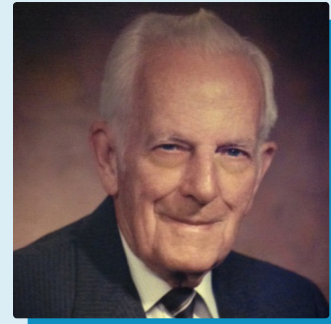




John Kujawa

president's note

Winter is a time of anticipation: The pleasant spring sight of your first tulip emerging from the ground, the smell of summer grill outs floating through the air, and the look of nature's beautiful colors of fall. For now, enjoy the pleasant warmth of your homes on the frosty winter evenings. Please come in to check out the new product offerings with our wonderful personnel.



Harry Kujawa

"Never give up!"
-Harry J. Kujawa

in the community



Farmers & Merchants Bank supported Berlin's Annual Christmas Parade theme of board games by designing their float as Mouse Trap.



Several volunteers get their picture taken with Santa at Farmers & Merchant Bank's 2nd Annual Teddy Bear Breakfast.



John Kujawa and Kathy Johnson pose for their annual picture at Farmers & Merchants Bank's Priority Club Christmas Dinner at City Inn.

customer quick tip



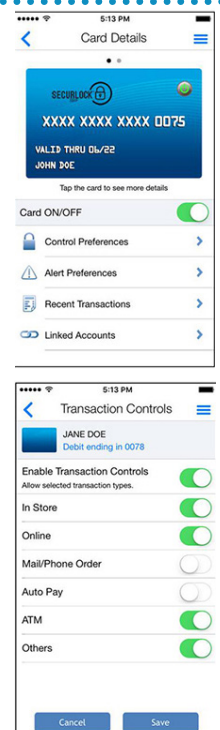
Coming Soon: SecurLOCK Equip App

With the new year finally here, Farmers & Merchants Bank will be offering SecurLOCK, an app that helps customers manage their debit and/or credit card with the convenience of just a simple touch of a button. By having SecurLOCK, customers have the ultimate control to reduce fraud.

From either the Apple Store or Google Play, customers can download SecurLOCK to control how, where, and when their Farmers' credit/debit cards are used via their mobile device. Cards can be turned on (green) or off (red) by tapping the button located on the top right corner of your card image. When cards are turned off, all transactions, except recurring ones, will be declined.

Customers will also be able to quickly view their most recent transactions. By using the alert preferences, their mobile device sends a real-time alert when a card transaction is attempted.

Stay tuned for more information about SecurLOCK at www.fmberlin.com



community connection:

2nd Annual Teddy Bear Breakfast was a success!

On December 2nd, we held our 2nd Annual Teddy Bear Breakfast, entertaining over 175 guests. Children enjoyed a pancake and French toast breakfast with their furry friend, teddy bear check-ups, holiday crafts, cookie decorating and face painting- a new big hit! Each child also received a special goodie bag. 100% of this year's ticket sales went to the Angel Tree Program in Green Lake, which provided additional Christmas gifts and necessities to children and their families.

"With an increase in the number of children who could have possibly gone without a merry Christmas this year, we were very happy to be able to contribute nearly \$700 to the Angel Tree Program," stated Kellen Stellmacher, event organizer. In addition to our Furry Friend Raffle, where each child was entered to win a stuffed Build-a-Bear, we received an in-kind donation from Krista Sobieski. Krista donated two giant teddy bears in memory of her parents who

really enjoyed the spirit of giving. "I want to do good things in their memory," Sobieski said. "This is perfect as for some reason they would always buy my daughter teddy bears and stuffed animals, just because. I want to do simple things in their memory as they were good people." This event is one we always look forward to because we love seeing families spend the morning together. Mark your calendars for Saturday, December 8th for our 3rd Annual Teddy Bear Breakfast. We can't wait to see you!





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priority club: a note from kathy

Hello to all,

A big thank you to all who attended our Priority Club Christmas party. The Berlin High School's "Encore" group was once again a hit! The group has such an abundance of talent.

We are in the thick of winter, wishing spring would come sooner rather than later. We get a couple of nice days, where we feel like we are almost there, but then the snow or cold hits us in the face and brings us back to the reality of Wisconsin winters.

Even though the weather may not feel like spring as you read this newsletter, the bank is planning our spring plant program. This year the event will be held Thursday, May 17th at City Inn. Sophie D'Orazio will once again be our presenter. She has an exciting program in store for us called "The Natural Focal Points & Natural Planters in the Garden." Sophie has explained a little bit about what she is going to do and this will be one you don't want to miss! This is a free event so we encourage you to bring a guest. We look forward to seeing you there!

Hope all is well with everyone and we will see you soon.

Kathy



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

Cyber Security 101



Do's and Don'ts of Secure Online Tax Filing

Do's

- Use an Internet security software on all your devices because cybercriminals are able to use a combination of devices in a person's home to receive all the information they need.
- Make sure to use a combination of letters, numbers and other characters for a strong password when accessing your files.
- Backup all the data you uploaded for filing onto an external drive and delete everything on the device you used for filing once you are finished.

Don'ts

- Do not work on your tax returns while using public Wi-Fi.
- Do not ignore software updates. It is important to update all "out of date" software you use to file taxes on your device in order to stay current and protected from threats.
- Do not opt for free security software as these may take personal data on your device.