



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

the VAULT

n e w s l e t t e r

inside this issue:

President's Note	2
In the Community	2
Customer Quick Tip	2
Community Connection	3
Priority Club	4
Cyber Security 101	4



www.fmberlin.com

live chat!

¡Hablamos Español!

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

Employees continue to make a change in the community through Give360 Project

Back in January, 2017, Farmers & Merchants Bank implemented the Give360 Project, a volunteer program that gives employees the opportunity to have a say in where they would like to make a donation. Since 2017, the Give360 Project has progressed greatly and we don't envision it slowing down anytime soon.

When the program first began, employees who volunteered 10 hours in their community would receive \$500 to donate to a charity or cause in their name. What made this part special was that the money didn't have to be donated to only one cause. Instead, employees could donate \$100 to five different causes if they wished. In total for 2017, employees donated \$10,000 to 25 different recipients, including Green Lake Area Animal Shelter, Boys & Girls Club and All Saints Catholic School Religious Education program.

It didn't stop there. To encourage employees to continue to be a face in their community, employees who volunteered for another 10 hours would earn an additional \$500. This meant that each employee could receive \$1,000 for volunteering 20 hours of their time. In total for 2018, we were able to donate \$22,000 to 34 different recipients, including Berlin Backcourt Club, Berlin Community Day-care and Helping Hands for Cancer.

Our hope for the Give360 Project was to empower our employees with the ability to make a change to a cause, person, or a family that was important to them. Over the past two years, employees have been able to live out the project's motto: **Volunteer. Donate. Change. Repeat.** We are looking forward to sharing more stories with all of you in the near future and are excited to see what a difference we can make in 2019.



GIVE360
volunteer. donate. change. repeat

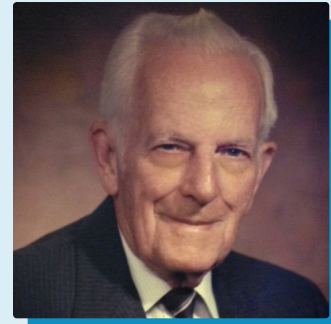


John Kujawa

president's note

"If Winter comes, can Spring be far behind?" -Percy Shelley

Let us enjoy the warmth of a friendly gathering area. Our bank supplies that atmosphere all year long. So come in and ask about our rates and services that we offer. See you soon.



Harry Kujawa

"Cash is KING."

-Harry J Kujawa

in the community



After a much needed "face lift" our marketing team was excited to present our new bank sign.



Our great group of volunteers poses with both Mr. and Mrs. Claus at our 3rd Annual Teddy Bear Breakfast.



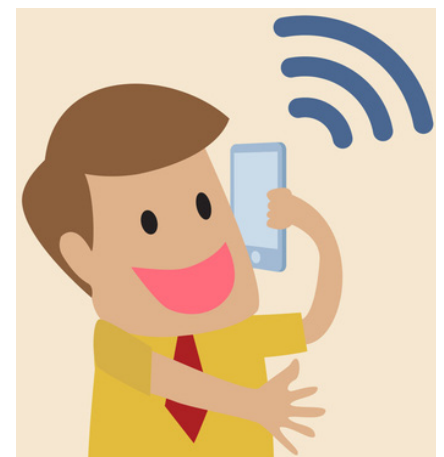
At Berlin's Annual Christmas Parade, we designed our float as The Lorax to go along with the theme of Dr. Seuss.

customer quick tip

need an account balance? telephone banking can help!

On January 28, we implemented a new option on our phone menu. If a customer presses 1, they will be directed to Telephone Banking. This option gives customers the ability to access account balance information and transfer requests 24/7 without the need to speak to a Customer Service team member.

Telephone Banking is convenient and can be accessed even when the bank is closed. If a customer decides they would like to leave Telephone Banking and speak with our Customer Service team, they can press 0 to be directed back to Farmers & Merchants Bank.



community connection: another year, another magical morning for the kids

On December 8th, we held our 3rd Annual Teddy Bear Breakfast, which included a pancake breakfast, stuffed animal check ups, holiday crafts and cookie decorating. Each child also received hot cocoa kits as they got their picture taken with both Mr. and Mrs. Claus. We were just as excited as the kids were that Mrs. Claus could join us!

This year, 100% of the proceeds from ticket sales were donated to Unimaginable Hope, a charitable corporation which grants random acts of kindness while meeting or fulfilling the needs of individuals, groups or organizations. Along with our Build-a-Bear raffle, we also received an in-kind donation from Krista Sobieski, who donated two giant teddy bears. Sobieski had donated teddy bears for last year's Teddy Bear Breakfast in memory of her parents. They were a huge hit for the kids and we were grateful that she decided to donate them again this year.

Save the date for our 4th Annual Teddy Bear Breakfast on Saturday, December 7th. We will be adding some new fun things this year. We can't wait to see you!





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

priority club: a note from kathy

Hello everyone,

Another year has started and the holidays are over. Spending time with family during the holidays is fun for all of us. The children and grandchildren are fun to watch, especially seeing their eyes light up when they open that special present from Grandma and Grandpa. It doesn't get any better, does it?

With the new year comes planning our bank calendar. The much anticipated Plant Seminar is set for Thursday, May 16th at City Inn. Sophie D'Orazio will once again be our presenter. This year's theme for the program is "Save Money, Save Your Back By Making Your Own Seed Tapes." She will also be displaying new plants for 2019.

It's tax time and I wanted to share a tip with you to help you avoid tax fraud. You and I have the ability to request IRS transcripts each year after we receive our refund. To view and print your transcripts online, go to IRS.gov and use the "Get Transcript" tool. From there, you can view your past three returns. If you wish to ask for transcripts by phone, call 1-800-908-9946. The telephone number is a free service that summarizes the agency's records of your tax returns and post filing adjustments. Unrecognized filings may indicate your personal information was used for tax-related identity theft.

To stay in the know on current scams, visit our website, www.fmberlin.com, click on Online Fraud & Identity Theft under our Ask Us tab.

Until next time, stay warm and safe!

Kathy Johnson



Pictures from our Annual Priority Club Christmas Dinner.



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

Cyber Security 101



How to avoid identity theft this tax season

Today we have seen an increase in the number of online scams and one that happens around this time of year is tax identity theft. To make sure your refund ends up in your hands and not in the hands of someone else, here are some simple steps to take to reduce your risk.

File Your Returns Early: The longer you wait, the more time an identity thief who has your personal information can file a fraudulent tax return in your name. So once you have all the documents you need for your return, file it.

Beware of Phishing: Phishing is an online scam that uses official-looking emails to make it seem like it's coming from the IRS or your bank. In reality, it's coming from people who are seeking your SSN, bank information or passwords. Just remember, **the IRS will always send you a letter** if you owe taxes, not a phone call.

Leave Your Social Security Card at Home: Many of us tend to carry our cards in our wallets or purses, but with identity theft, it almost always involves a stolen SSN. To avoid getting yourself in this sticky situation, leave your Social Security card at home in a safe place and try not to carry other documents that have your SSN on it.