



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 Spotlight	2
Community Connection	3
Products & Promotions	3
Priority Club	4
Cyber Security 101	4



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live chat!

¡Hablamos Español!

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

lifelong dream fills local need

For Deana Ceman, it was a dream come true, that filled a personal desire and a local need. Violet & Company was a shop she had envisioned for many years and when she opened this past May, she knew she was filling a need in Berlin. "I wanted my shop to be a place where working women and stay-at-home moms could come in, relax and really enjoy their shopping experience. Violet & Company alleviates the need for a trip to the mall. It's affordable fashion with sizes ranging from small to 3XL. Right now, I'm most excited about my Curve-a-licious line for my curvy customers," which has recently doubled in inventory the past few months.



Deana remembers her first time sitting down with Farmers & Merchants Bank, to discuss her business endeavor. "Catherine was the first person I told outside of family. She was as excited about my vision as I was and set up a time for me to meet with Peter to discuss my loan options. When I spoke with Peter, never once did he doubt my dream. Both he and Catherine were extremely encouraging-you don't find that faith from banks often. I knew I was in good hands."

That belief from Farmers & Merchants Bank has only created a greater desire in Deana to make the shopping experience in her store one to treasure. "It is most rewarding when I can get a woman to come out of her comfort zone and walk away feeling beautiful," says Deana "I feel so fortunate to be able to gift that to my customers. It means everything."

Violet & Company is located at 151 W Huron Street in downtown Berlin, and is open Tuesday-Friday from 10am-6pm and Saturdays, 10am-4pm.

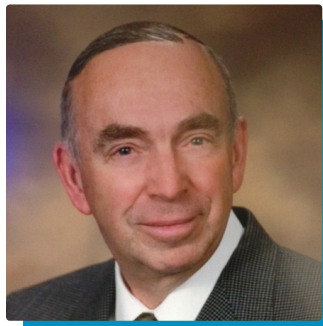


Violet & Company's Curve-a-licious line features affordable fashion in sizes XL-3XL



With a full line of women's clothing, jewelry and purses, Violet & Company alleviates the need to visit the mall.

president's note



John Kujawa

"When you lose someone you love, you gain an angel you know." The out-pouring of support from all of you following our terrible loss was deeply appreciated by the Boone Kujawa Family.

You are the best and we sincerely appreciate your loving sympathy.



Harry Kujawa

"Stick together-always."- Harry Kujawa

in the community



John, Paul and Peter took a tour of the new Boys & Girls Club facility. The bank is proud to be a supporter of the club's mission to build great futures for the children in our area.



Team Farmers participated in CHN's Helping Hands for Cancer 5k run/walk in May. 100% of the proceeds benefit the Helping Hands for Cancer Fund.



Employees stopped by All Saints Catholic School during Teach Children to Save month, and gave a short presentation on safe, and not so safe places to put your money. Each student was given a piggy bank with a little starter cash.

customer spotlight

"My relationship with Farmers & Merchants Bank began back in high school when I was looking to purchase my own car, and has continued through the acquisition of my own business.

I am a small, two person apparel business, and have been located in Berlin's South Industrial Park for the past 4 years. However, between my dad and I, we have over 25 years of experience. We are your one-stop-shop for

apparel art embroidery

anything clothing and promotional. We do embroidery, silk screening, and heat transfer. If you're looking for a specific promotional item for your events, we can find it.

Kellen Stellmacher is my go-to-girl at the bank. Her and I work hand in hand not only for bank employee clothing or promotional orders, but she is always willing and able to answer any of my banking questions. When it came to purchasing a home a few years ago, Heather Olson made the process so smooth and stress free.

Due to the amount of purchases we make to provide our customer with quality clothing, I am frequently

calling and inquiring about my credit limit for my business expenses. I'm often using night deposit and Farmers & Merchants drive-thru service which allows me to make quick transactions and get back to my business needs.

I can't say enough about the employees. Every encounter I have had has been with a compassionate and friendly employee who embodies our hometown values. They are always willing to help."

-Elizabeth Meyer
Owner, Apparel Art Embroidery
Located in Berlin's South Industrial Park
aaembroidery@centurytel.net
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community connection:

july 2015

Kindness Project a second year success

Farmers & Merchants Bank's Kindness Project wrapped up in June and was a success for a second year straight. Providing funds and resources for four kindness acts, the Kindness Project reached hundreds of students, made a difference in people's lives both locally and worldwide, and inspired children to make a real impact in others lives. We were honored to be a part of these projects and are excited to share with you their stories.



Clay Lambeton 5th Graders, crafted handmade trinkets to include in the lunches of local residents receiving Meals on Wheels. The groups goal was to bring a little bit of happiness to others.



Princeton 1st and 4th graders made tie blankets and filled a basket with games and movies for two classmates, their 3 siblings and mother, who lost their father (husband) this past winter.



Clay Lamberton 2nd Graders, planted flowers and decorated hundreds of pots for the residents at Juliette Manor and Patriot Place.



St. John's 5th-8th graders packed nine thousand meals destined for Christian refugees in Syria as part of Emmaus Mercy Meals out of Poy Sippi.

Helping customers meet their financial goals

As part of our commitment to providing our customers with the best and most comprehensive service possible, we have formed a wealth management alliance with MassMutual Wisconsin. This newly formed relationship will give customers full access to an array of valuable products and services through our Financial Service Representatives, Bob Thorsen or Bob Malchetske.

The decision to work with MassMutual was based on several factors. Providing an assortment of products and services such as retirement services, estate analysis, life insurance and investment services. MassMutual mirrors Farmers & Merchants Bank's mission to provide our customers with exceptional financial opportunity.

Thorsen shares, "I'm eager to start helping our community in this capacity. Everyone has a unique financial situation so I encourage our customers to consider a financial review to help identify any missed opportunities and overlooked needs."

Farmers & Merchants Bank is excited for the financial opportunities this new partnership will offer the community. If you'd like to discuss the expanded range of services, contact Bob Thorsen or Bob Malchetske at 920-361-1454.



The recent partnership with MassMutual Wisconsin will give customers full access to an array of valuable financial products and services. Bob Thorsen (L) and Bob Malchetske (R).



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priority club: a note from kathy

Greetings-

Hope this finds everyone enjoying this beautiful summer weather. This weather should be making those gardens pop and flowers bloom.

Speaking of flowers, we thank everyone who attended our Priority Club Plant Program. Sophie D'Orazio, our featured speaker, gave us many tips and tricks to help Mother Nature out a bit. There is something new every year so we encourage you to attend next spring.

Even though it is a busy time of the year and we are outside, scam artists are still trying to find ways to make a quick dollar. Always use caution when using an ATM or at a check-out making sure someone is not looking over your shoulder or listening. If you use a computer or smart-phone, protect and maintain your computer system. If you use social networking sites, do not divulge mom's maiden name or favorite pet's name. This can help a crook figure out and reset passwords. Do not give out personal information to someone who calls and asks for it. A good rule is, unless you initiate a call do not give out personal information.

Save the date for our next Priority Club event, the Priority Club Christmas Party, slated for December 9th at City Inn Banquet Hall.

If you are 50 years young and interested in joining our Priority Club, call myself or contact customer service and we will tell you how you can join.

Have a great summer and see you soon.

Kathy Johnson

Sr. Customer Service Officer



Top Left: Angie Fralish and Kathy Johnson. Top Right: Sophia D'Orazio, featured speaker of the Plant Seminar Program. Bottom Right: Farmers & Merchants Bank Employees work the Plant Seminar.



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

Cyber Security 101



Welcome to our new column, Cyber Security 101! Here you'll find tools on how to strengthen your online security, whether it be for your business or home.

Everytime we click a link or open an unfamiliar attachment, we set ourselves up for possible data loss. This could mean loss of dollars to you or your company. In an effort to prevent this headache, we've included our Top Ten Cyber security tips below.

1. Realize you're an attractive target to hackers. "It won't happen to me" isn't realistic.
2. Practice good password management. Use a mix of upper and lower case letters, symbols and numbers. Don't share your password and don't use the same password for multiple sites.
3. Never leave your device unattended.
4. Beware of unfamiliar attachments and links.
5. Sensitive browsing, like banking & shopping, should be done from a private device.
6. Back up your data regularly, and make sure your anti-virus data software is up to date.
7. Be conscientious of what you plug into your computer (i.e. infected flash drives) where malware can spread.
8. Watch what you're sharing on social media. It's an easy way for criminals to gather valuable information.
9. Beware of suspicious phone calls or emails. Always call the company directly to verify credentials.
10. Be vigilant of your account activity. Suspicious activity could be a sign you've been compromised.