



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

the VAULT

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live chat!

¡Hablamos Español!

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

long-time family friend sparks career change

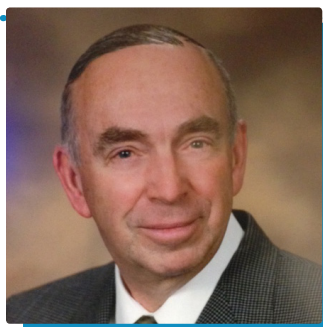
Marty Trochinski and Jerry and Sandy Bella have been family friends since Marty can remember. His parents and the Bellas were friends starting in high school and can even recall his family traveling to Kiel to visit the Bellas on Christmas. One summer night in 2016 while Marty was bartending at Country Inn, Jerry mentioned that he was busy with his business, Bella By Design, and was looking for help. Joking at first, Marty said he would help Jerry and then would eventually buy the business from him. Trochinski began to help Bella and quickly found how fun and rewarding the job was. On November 29, 2017, he bought Bella by Design.

Trochinski knew that there would be a lot to learn, but was ready for this new chapter in his life with his family. "With three young kids, I didn't want to miss their activities anymore. By doing this, I am able to set my own hours and still attend all of their activities, while working from home," Trochinski said.

In January 2018, Trochinski purchased Bella's home so that the business could remain in the same location. Today, Jerry still stops over a few times a week and helps Marty with projects. Bella By Design is a business that creates and customizes many different items ranging from trophies and medals, to coffee mugs, wood products, and glassware.

As for banking with Farmers & Merchants Bank, Trochinski feels the friendliness of everyone at the bank is what makes it a welcoming environment. "The employees are always greeting you by first name and making sure you get what you need. They go above what I would expect other banks to do," Trochinski said. For more information on different promotional items and customization, contact Marty Trochinski at marty@bellabydesign.com.



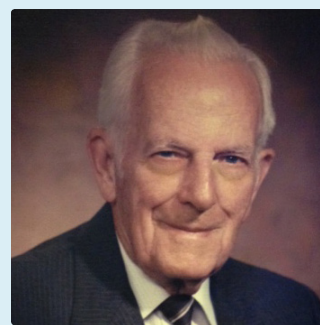


John Kujawa

president's note

When the day is waning and rest from summer activities calls, a recommended read, William Shakespeare's, "A Midsummer Night's Dream," will move you to bedtime. Wonderful authors help relax your mind and beat any sleep aids.

Enjoy the rest of the summer and also check out our generous investment rates!



Harry Kujawa

"The older you get, the faster time passes by."

-Harry J Kujawa

in the community



This year's Priority Club Plant Seminar was another success. We served nearly 300 attendees at the salad luncheon and had guest speaker Sophie D'Orazio present "Natural Focal Points & Natural Planters in the Garden."



Cha-ching! This year we held a Money Hunt for kids 12 and under at Berlin's 4th of July Celebration. The kids had two minutes to see how many coins they could collect and were excited when they found "the big coins."



Check out the shades on these kiddos! The Berlin Community Daycare children came to tour the bank, where they saw the teller line, the vault and said "hi" to many of our employees. They also received new Farmers & Merchants Bank sunglasses and suckers.

customer quick tip

new change for mobile deposits

Since the beginning of July 1, 2018, checks that are deposited via mobile deposit must be endorsed as "For Mobile Deposit at FMB Berlin."

Why you may ask? The Federal Reserve has implemented this change to protect consumers from cases of duplicate check presentment. To avoid possible rejection, make sure to have the written endorsement of "For Mobile Deposit at FMB Berlin" as customers are no longer able to check the box that appears on the back as a form of endorsement.

If you have any questions, please feel free to contact our Deposit Operations team at 920-361-1454, option 2.



community connection:

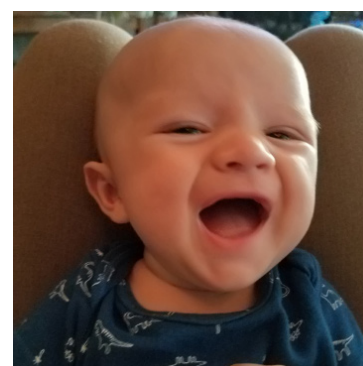
another great turn out for customer appreciation day

From kids' games and face painting, to raffles and giveaways, this year's Customer Appreciation Day was a hit! We served 608 plates and 127 take out. In honor of June 15th being National Take Back the Lunch Break Day, we also raffled off 10 gift certificates to local restaurants. Thank you to the community members and businesses that support this day.



we'd like you to meet our growing farmers family...

We've had quite the "baby boom" in our Farmers family. From January to June, we've added five new blessings to our family and are anxiously awaiting for two more by the end of the year!



From left to right: Aislinn, Bristol, Camden, Bennett and Kennedy featuring her proud big brother, Drake



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priority club: a note from kathy

Hello Everyone,

What a beautiful summer day we have as I write this note to all of you. Summer seems to fly by with all the activities and vacations that we have with our families.

Even though we are probably busier and not near our phones as much during the summer, we seem to get just as many robo calls and scam calls. Lately, it seems like so many of us have received the dreaded IRA calls advising us to call because we owe taxes. The funny thing is we received a refund so why do we now owe?

One day, I received a call that sounded somewhat legitimate, but knowing how these worked, I knew the police were not going to be notified. The second call I received was really serious because the "cops" would be alerted. Always, always use caution and if you have questions on this we will help you. Do not give any personal information. The IRS has "all" of our information.

The "grandson in trouble" scam is continually making its rounds. If you receive this call, contact your relatives and find out if they are okay rather than giving money. Many of these scammers advise you not to discuss with anyone so that should be your first clue that something is amiss.

Even though the weather has been beautiful, it seems too soon to be planning our annual Priority Club Christmas Dinner, but as details become available for you, we will make sure to pass them on.

Enjoy your summer and see you soon!

Kathy Johnson



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

Cyber Security 101



Things to Know Before College: Cyber Protection and Computer Privacy

We are in the middle of the summer, which means school will be starting before we know it. (Sorry for the reminder, teachers!) During this time, some students may be experiencing one of the biggest milestones in their life: College.

Today, almost every college student has a personal computer, laptop, or mobile device. Even though they belong to a tech savvy generation, most students are not up-to-date on computer privacy and cyber protection. Below are a few tips for college students on how to prevent data loss and cyber security attacks before leaving for college.

When hiding something is a

GOOD thing: When using social media, on-line banking, or purchasing that "must have" Amazon item, use a hibernation setting and lock screen to keep personal information private.

Nope, not today Scam: Keep up-to-date on different announcements from your school and financial institutions about the latest scams. If you ever feel uncertain about a message you received, communicate it to the business or institution immediately.

Wait, you don't want to know what I do every day? At times, we can all be a bit too trusting when it comes to sharing personal information online. It is important to never share your ID number, passwords, or account information as this can lead to identity theft.