



Farmers & Merchants Bank  
Where Family is our Foundation

# the VAULT

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¡Hablamos Español!

We hope you enjoy your quarterly issue of The Vault! Comments or suggestions? [marketing@fmberlin.com](mailto:marketing@fmberlin.com)

## A vacant barn turns into a unique, beautiful wedding venue

After receiving encouragement from family and friends, a barn that was sitting empty for 10 years would now be known as today's Farmview Event Barn. The idea was brought to Jean and Robert Bahn when their daughter asked if she could have her wedding at home on the farm. As they worked hard to get the barn ready for their daughter's special day, they soon realized their family barn was turning into a unique beautiful building.

Soon after the wedding, the Bahns were being asked if they were going to rent it out to others. After doing research on existing barn venues throughout Wisconsin and the United States, Jean learned that barn event venues are very popular and liked the idea of putting the barn back into use.

It was important to Jean and Robert that their daughter's wedding would be their first event, which was held in September. With the help from family and friends, it took a little over a year and a half to transform the barn. For the rest of the year, they are planning to finish the restrooms and the bridal suites so that when they reopen for the wedding season in spring, they will be ready to go. The Bahns have been appreciative to have their family and friends willing to help them every step of the way throughout this transformation.

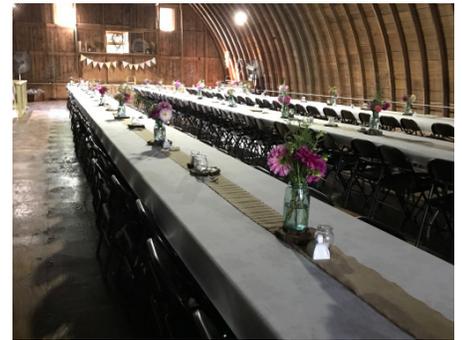
"When it comes to doing business with Farmers & Merchants Bank, we appreciate how helpful the employees are," said Jean Bahn. "We enjoy seeing the bank's support for local clubs and programs in the community.

If you are looking for a beautiful venue for an upcoming wedding, check out Farmview Event Barn's Facebook page. They are located on N7702 County Road F, Berlin, WI and can be reached at 920-290-2609.

[Before the Transformation]



[After]



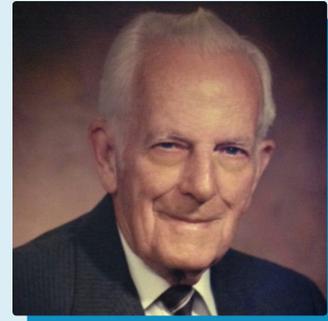


John Kujawa

## president's note

"In October, a maple tree before your window lights up your room like a great lamp. Even on cloudy days, its presence helps to dispel the gloom."- John Burroughs. Soon we will be remembering how we used to enjoy riding down a slippery, snowy hill on sled or piece of cardboard. What fun! Check out our very competitive deposit interest rates at your first opportunity.

Make sure to watch out for our new holiday pens and calendars coming November 24th!



Harry Kujawa

*"Where there is a will, there is a way."*

-HJK

## in the community



Farmers & Merchants Bank hosted a money hunt at the 3rd Annual Berlin Fox Festival in August. The kids dug through the sand to see how many coins they could collect.



This year Nya Osterberg and Landen Sobieski were named Freshman Representatives for Homecoming week. The Berlin Football Team had a big victory game against Campbellsport with a score of 48-0.



Our Breast Cancer Awareness bake sale raised \$802. With the bank matching this amount, all proceeds went to Lisa Morris, a local community member who is fighting her courageous battle with breast cancer.

## customer quick tip

### check out our mobile app update

In September, our consumer mobile app made some simple improvements that we're sure our customers will be happy to see.

1. Manage your account settings, such as renaming and hiding accounts and receiving alerts and notifications.
2. Search your transaction history like you can in Online Banking.
3. Quick Balance, Widget and Apple Watch functionality have been enhanced to reorder and hide accounts across all three features.
4. You can now fetch updated balances without having to wait for the 12-hour refresh period.



## community connection:

Save the date for Saturday, December 2nd as we'll be hosting our highly anticipated 2nd Annual Teddy Bear Breakfast! This all you can eat pancake and French toast breakfast will kick off at 9am at the Boys & Girls Club in Berlin. Favorites like cookie decorating, holiday crafts and teddy bear check-ups will be back as well as a new face painting station. A visit from our beloved elf, Santa Claus, will top off the morning with complementary pictures. The event will include a few raffles and special take home treats for your child. Tickets are just \$6 and those 5 and under are free!

All proceeds raised from the breakfast tickets will be donated to Green Lake County's Angel Tree Program. Please RSVP to Becca Wenig at 920-361-1454 by November 20th to reserve your seat. You may pay ahead or at the door and as always, walk-ins are welcome. We look forward to kicking off December with a magical morning for kids!



### we'd like you to meet...



Crystal Rodencal joined our Retail Banking Team in August as a full-time teller. You will see her both at the main bank and the drive up. Crystal has over 12 years of banking experience. When she is not working, she loves watching movies and sitting around a bonfire with her family.



Denise Mayne joined us in August with 10 plus years of banking experience as a Loan Ops Specialist. She loves spending time with her husband, two children, and three dogs. Denise enjoys antique shopping and gardening. This year, her family will be starting their first farm.



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## priority club: a note from kathy

Greetings to All,

Fall is here and as I write this article, we are experiencing a few beautiful autumn days. It seems like fall doesn't last as long as we would like and winter is upon us.

Fall is a nice time of the year, but what is "not nice" and very annoying are the telemarketer/robo calls or the different scam calls. Recently, there has been several calls offering a knee or back brace to people. These certain scammers want to engage in conversation with you so that they can pull personal information from you. They will continue to call you several times and not give up. Another scam that has been happening is the one where it will look like a local number calling you, but when you answer it is a telemarketer/robo call. The best solution to this issue is to avoid these calls and let your answering machine pick it up. If you decide to answer and it sounds unfamiliar, just hang up.

With winter coming up, we will be having our Annual Priority Club Christmas Party. This year it will be held on Wednesday, December 6th at noon. We will have a Christmas dinner with all the trimmings, followed by entertainment and our ever-popular door prize drawings. Invitations will be going out the week of Thanksgiving. Hope to see you all there!

Get out and enjoy the beautiful fall colors before they are gone!

See you soon,

Kathy Johnson



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

## Cyber Security 101



### Our shared responsibility

With October being National Cyber Security Awareness Month (NCSAM), how appropriate is it that the month of scary Halloween ghosts and goblins is also the time we focus on the trolls that put our internet security to the test.

This year's NCSAM theme is "Our Shared Responsibility." In a recent study, it showed that 96% of respondents believe it is everyone's shared responsibility to secure the internet. Do you do your part? Below are simple steps to improve your own cyber hygiene and online safety.

**Lock down your login:** Your usernames and passwords are not enough to protect accounts like email, banking and social media. Strengthen online accounts and use strong authentication tools.

**Keep a clean machine:** Keep all software on internet-connected devices such as computers, smartphones and tablets current to reduce risk of infection.

**Back it up:** Protect your valuable work, music, photos and other digital information by making an electronic copy and storing it safely.

**Own your online presence:** Set the privacy and security settings on websites to your comfort level for information sharing. Remember, it is okay to limit how much information you share.