



**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

A property that grew into Willow Creek Farm & Gardens

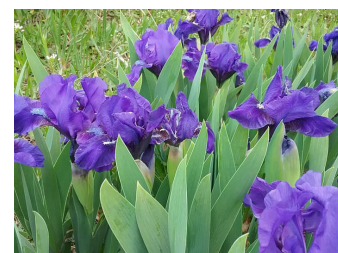
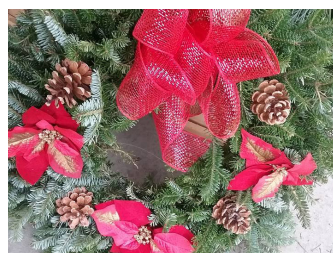
It's that time of year again where leaves are changing colors and our fall decor is out. Before we know it, winter will be coming and we will have to switch out decorations for the next holiday season. Located in Wautoma, WI, Willow Creek Farm & Gardens is a place for people to find plenty of seasonal decor and beautiful plant arrangements.

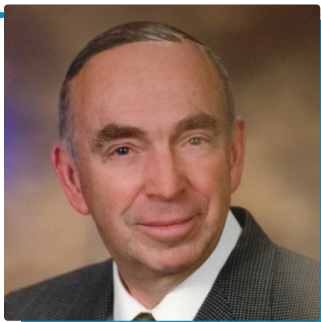
It all began when Heidi-Hensel Buntrock and Larry Buntrock were looking for property to store an RV. Holly Putskey, friend and business partner, collaborated with Heidi on how they could use the property to continue their passion for gardening and creating different arrangements. Since their opening in 2010, Holly and Heidi have purchased an iris company in Texas called Argyle Acres and bought roughly 75,000 irises while Larry continues to be an integral part of the business by doing lawn care, landscaping, field work and much more.

To keep up with Wisconsin's different seasons, they offer irises in June, day lilies, perennials, trees and shrubs in the spring, and mums from September to October. To celebrate the holidays, they have an event in November and a wreath making workshop from November through December. "We hold a Holiday Open House during Thanksgiving weekend that features outdoor pine arrangements, wreaths, indoor center pieces and more. We also have Wine & Pine, where everyone gets a fresh frasier wreath to decorate while enjoying a glass of wine and snacks," said Heidi.

When it comes to banking at Farmers & Merchants Bank, Heidi is thankful that the bank could provide funding for the property. "Everyone has been so accommodating, friendly, and helpful meeting our needs," said Heidi. "Plus, we love that the bank is local, and not a branch of a huge banking corporation in another state."

To learn more about Willow Creek Farm & Gardens, check out their Facebook page or visit them on Saturday and Sundays from 9am-4pm.



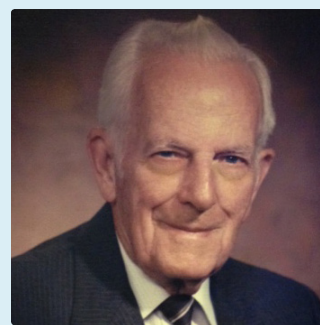


John Kujawa

president's note

"I would rather sit on a pumpkin and have it all to myself, than be crowded on a velvet cushion." -Henry David Thoreau.

Take time to enjoy the beauty radiated by fall. It will enlighten your mind to make a thoughtful decision for the upcoming election. Please have a safe and enjoyable rest of the year and check out our many new customer-friendly banking products.



Harry Kujawa

"Whatever you do, do it right or not at all."

-Harry J Kujawa

in the community



Employees volunteered for the Boys & Girls Club's Operation Backpack program. The kids were excited to spend the morning picking out school supplies, an outfit and new shoes.



John Gonzalez and Paige Krause were named this year's Mr. and Ms. Berlin for homecoming week. The Berlin football team won against Kewaskum with a score of 35-0.



We had our "Think Pink" day in honor of October's Breast Cancer Awareness Month. We celebrated by wearing pink, writing the names of family or friends who battled breast cancer on pink balloons and enjoyed pink cookies from Baked.

customer quick tip

let us make it easy for you!

With the holiday season approaching, there will be more traveling happening to visit family and friends. Let us know when and where you will be traveling so we can ensure your money is safe and available whenever you need it.

For your protection, you will be notified of any suspicious activity identified on your card such as an out-of-state or out-of-country activity.

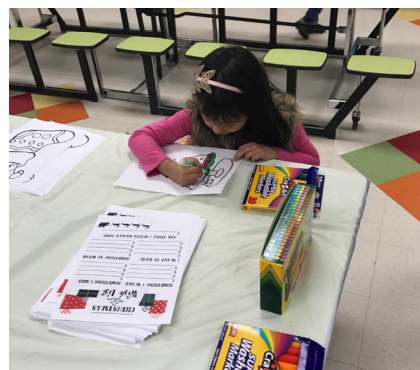
By flagging your card as "traveling" you will be less likely to experience any interruption of card services. By doing this, we will put your mind at ease and you can enjoy your trip to the fullest!



community connection:

Save the date for Saturday, December 8th, as we will be hosting our 3rd Annual Teddy Bear Breakfast! This year we are switching things up by encouraging kids and their families to come dressed in their favorite, cozy pajamas. This fun holiday event will start at 9am at the Boys & Girls Club in Berlin. Face painting, cookie decorating and teddy bear check-ups will be back along with a new photo station. A visit from our good friend, Santa Claus, will top off the morning with complimentary pictures. The event will also include a few raffles and goodies for your child to take home. Tickets are \$7.00 and those 5 and under are free!

All proceeds raised from the breakfast tickets will be donated to Unimaginable Hope. Please RSVP to Becca Wenig at 920-361-1454 by November 26th to reserve your seat. You may pay ahead or at the door. We can't wait to see you!



bake sale in honor of our dear family member

This month, we held a bake sale in honor of October's Liver Cancer Awareness Month and in memory of our dear family member, Paul Krause, who lost his hard fought battle with cancer back in late August. All proceeds raised from the bake sale went towards the UW Carbone Cancer Center in Madison, where Paul went for his treatments. A big thank you goes out to the community for coming and supporting our bake sale!





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priority club: a note from kathy

Happy Fall to all of you!

As I write this note, the sun is shining bright in my window and it's almost Indian Summer, which I am eagerly waiting for.

This week it was great to speak with some of our farming customers because I found out that they are finally able to get some harvesting done. This has been a tough year for them. First, it was a very late spring, then it was a hot, dry summer and now it's been a rainy fall. We wish them good weather and a plentiful harvest.

When the harvest is complete, it will be time for our Priority Club Christmas Dinner. This year it will be held on Thursday, December 6th at City Inn beginning with a cash bar at 11:30am and dinner at 12pm. Back by popular demand will be Berlin High School's Encore under the direction of Lisa Utecht. As usual, we have wonderful door prizes planned for you. Invitations are being worked on and will be out in the middle of November, so be on the look out for those. We hope to see you all at our event.

Our marketing team has put together a very nice brochure on how to avoid scams. Stop by my desk or any customer service desk and pick one up. There is very good information to keep in the back of your mind when the phone rings.

Recently we have been seeing the publisher's clearing house scam again. As we all know it is not easy to be a winner and you wouldn't send money to win money. Please be cautious. Remember to not give out your personal information. If you have a question or concern about a phone call, please give us a call and we will help you.

Hope to see you all soon!

Kathy



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

Cyber Security 101



National Cybersecurity Awareness Month commemorates 15 years

The month of October is known for several things, such as Halloween, everything being pumpkin, Breast Cancer Awareness Month and more, but this month is also National Cybersecurity Awareness Month. During this month, the U.S. Department of Homeland Security collaborates with the National Cyber Security Alliance to raise awareness about the importance of cybersecurity. Let's take a look at the following key messages from NCSAM to see how it is our shared responsibility to be more aware about cybersecurity.

Tackle it Together: No, this is not referring to football. It's about the nation's increasing dependence on networks and digital systems. By ensuring that every citizen has the resources and information they need to be responsible on cybersecurity, it will make the Internet more secure for all.

Build up the Cybersecurity Workforce: The demand for skilled cybersecurity professionals is growing each year. Whether it's young students learning to code or teachers promoting opportunities in science and technology, there is a role in cybersecurity for everyone.

Secure Your Devices from Cyber Threats: So what does this mean? Today, there is no longer a gap between our systems and the Internet to keep cyber-attacks from threatening critical infrastructure. In the end, it depends on us and our actions to help keep our systems safe and resilient.