



**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?
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why you should bank in your community

Guest Contributor

Roberta Pescow, [NerdWallet](#)

There's no need to settle for a big bank experience marked by high fees and impersonal service. Choosing a [community bank](#) can not only positively impact you and your finances; it can also help benefit the place where you live.

Banking locally doesn't mean having to compromise on the latest high-tech [banking features](#). Community banks such as Farmers & Merchants Bank offer all you'd expect from a big bank. You'll find lots of perks, including cash back rewards and a wide choice of federally insured savings and checking options.

And if you're heading off to college or an extended business trip, features such as [mobile banking](#) let you take your hometown bank with you wherever you go. Pay bills, make transfers, receive alerts, view statements, and deposit checks remotely using your smartphone. You can even send and [receive](#) funds electronically via Popmoney, or keep your budget on track with FinanceWorks.

Easier financing approval

When you need extra cash for a new car, educational costs or other expenses, a big bank will typically forward your financing application to corporate headquarters where strangers will make the final decision. Since community banks are independently owned and operated, it's likely someone who already knows you is making these important decisions. This personal factor means that institutions like Farmers & Merchants Bank will look at you as an individual rather than just a set of numbers.

Your community benefits, too

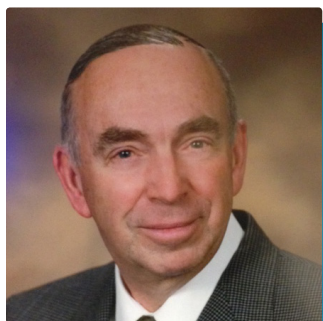
Unlike big banks that most often invest the money you deposit with them into large, faraway corporations, community banks tend to use their resources to [invest](#) in the neighborhoods they serve. This community commitment benefits area residents, small businesses and the local economy in general. In fact, a Harvard University analysis of banking data in 2015 showed that community banks account for 77 percent of agricultural loans nationally.

Customers come first

The growing trend at many big banks is to limit personal service, and some large banks now even charge fees for working with a teller face-to-face, for staff-assisted financial transfers or for live customer service. With a smaller local bank, you're more likely to have a friendly banker who knows your name and the names of others in your family. And it can be easier to talk about sensitive financial subjects when you feel comfortable with your banker.

The bottom line

If you want a bank that offers competitive features, great convenience and people who know your name, consider going local and skipping the big banks. It can be a win-win decision for your wallet, your peace of mind and your neighborhood economy.



John Kujawa

president's note

As we look forward to the New Year 2016, it is best to keep in mind that, "The only thing new in the world is the history you have not read" Harry S. Truman. All situations will eventually work out if we don't get too excited.

Be sure to think of us if you find a need for a caring, knowledgeable friend that wants you to have a meaningful, bountiful life.



Harry Kujawa

"Whatever you do, do it right or not at all"- Harry Kujawa

in the community



Employees help longtime customer and friend, Gordon "Jake" Jodarski, celebrate his 95th birthday.



Bob Thorsen, Eric Clark, and Nathan Johnson help Marty in the Morning with B104.7 unload 1,047 cans for our 'One Can Make a Difference Can Drive.'



Compliance Officer, Thomas McCarthy, and family, bundle up to walk and hand out goodies in the Berlin Christmas Parade.

customer quick tip



accessing your 2015 tax forms via OLB

1. Log into your Farmers & Merchants Bank OLB account via www.fmberlin.com.
2. Click the "name" of the account that shows in **BLUE** under my accounts to open the deposit or loan account you would like to retrieve interest information on.
3. On the right hand side of the screen you will see a link to "[See account details.](#)" Click this link to expand the information for you.

Balance	\$116,708.49
Available cr...	\$0.00
Amount due	\$564.00
Next due	02/01/2016
See account details	Print

4. At the very bottom of the screen you will see "2015." To bring the document up in a printer friendly version, click "[Print.](#)"

Interest rate	3.500%
YTD interest	\$341.05
2015 interest	\$4,150.78
Hide account details	Print

community connection:

celebrating 75 years of serving you

feb 2016





**Farmers &
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Where Family is our Foundation

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priority club: a note from kathy

Greetings!

As I write this piece for our newsletter, it is our first really cold day of winter. We have been fortunate to date to enjoy a mild winter. This mild weather will certainly shorten our winter some - we at least hope.

We also had a very nice day for our annual Priority Club Christmas Dinner. With over 300 in attendance, we certainly had a full house! It was nice to see new faces there with our regulars, who would not miss one of our events. Encore, from Berlin High School, entertained us with beautiful Christmas music. They were a huge success and are already booked for next year. We understand some of the performers were grandchildren of our Priority Club members and next year we will be taking your suggestions to introduce the group to our members. The talent our youth have is unbelievable. A delicious meal was catered by JT Sentry Foods. It is always a pleasure to see you all at the bank and to work with you, but we look forward to mingling with you in a social atmosphere such as this and to see you all visiting with your friends and neighbors.

Hopefully our colder, winter months will pass by (we already have received our seed catalogs) and we will see you again at our annual plant program and salad luncheon. Sophie D'Orazio again will be our guest presenter covering the topic "Plants for Darkest Shade to Brightest Sun" plus all new plants for 2016. This year's program will be held Thursday, May 19, 2016 at City Inn Banquet Hall. We hope to see you all there and remember, you may bring a guest!

This is all for now. Stay warm, stay safe and hope to see you soon.

Kathy Johnson
Sr. Customer Service Officer



Top Left: Kathy Johnson and John Kujawa. Top Right: Priority Club Members enjoying the Christmas Dinner. Bottom Right: Berlin High School musical group, Encore, entertains guests.



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

Cyber Security 101



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 ten tips for safeguarding your data.

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.