



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](mailto:marketing@fmberlin.com)

## saving for those sultry summer days

It's that time of year when we begin to daydream at work of white sandy beaches, endless sun, and sultry summer days. School will be letting out in a few weeks and summer vacation will begin, so we thought it's the perfect time to share our Top 4 Tips to keep traveling affordable.

**Planes, Trains and Automobiles:** Score cheaper fares by booking 2 months in advance and flying on "off days"-Tuesdays and Wednesdays. More of a road trip family? Look into RV transportation or consider touring by train.

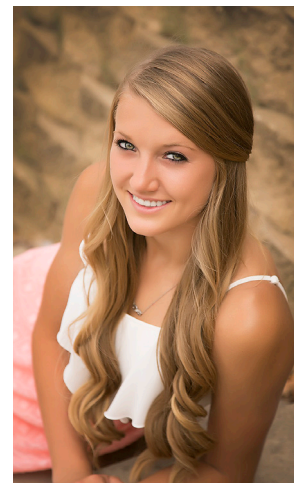
**Skip tourist destinations:** Some places depend on tourism as their main source of income and you'll pay for it. Stick to under-the radar towns like scenic beauty Astoria, Oregon or National Historic Landmark, Deadwood, South Dakota.

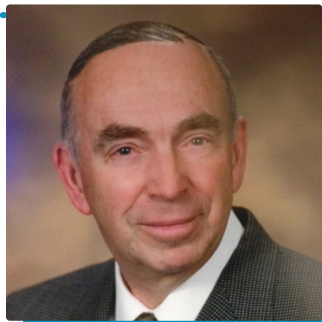
**All inclusive-yes please!** If it's offered, go all inclusive. Eat and drink as much as you want, whenever you want. Often times, transportation back and forth from the airport and day trip excursions are included.

**Now I lay me down to sleep:** Accommodations--this is a tricky one because every person's comfort level is different. If your hotel is not an all inclusive, consider renting a vacation home or condo nearby. Renting a home means kitchen included and more savings for you! A great place to look for home or condo rentals, [Vacation Rentals by Owner](#)

*Go into the world and do well, but more importantly go into the world and do good. -Minor Myers Jr.*

Congratulations and best of luck to our grads, Emily Beltran, Ryan Wenig & Julia Silloway!



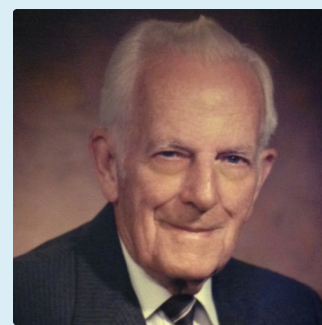


John Kujawa

## president's note

This is a beautiful Spring season when we can enjoy being outdoors. Living in Wisconsin, if the day is not very pleasant, tomorrow is just a few hours away. "April hath put a spirit of youth in everything." -William Shakespeare.

Now is the time for you to discover all of our new product offerings. Come in soon.



Harry Kujawa

*"If youth but knew what age would crave, many is the penny that youth would save."*  
Harry Kujawa

## in the community



Senior Emily Beltran (third from left) was the recipient of a \$2500 Wisconsin Sports Awards & College Scholarship from Cousin's Subs. To apply, you had to participate in sports, excel in academics and be involved in the community. Way to go Emily-we're proud of you!



Angie Fralish was recognized for her volunteerism, community involvement and mentorship by being honored with the Award of Merit from the Boys & Girls Club of the Tri-County Area. Angie is a true example of selflessness.



Farmers' staff held a bake sale to raise funds for Ava Trochinski, granddaughter of Paula Trochinski, who underwent heart surgery in March. All proceeds went to the family to help ease some financial burdens. UPDATE: Ava is now home and adjusting to baby life!

## customer quick tip

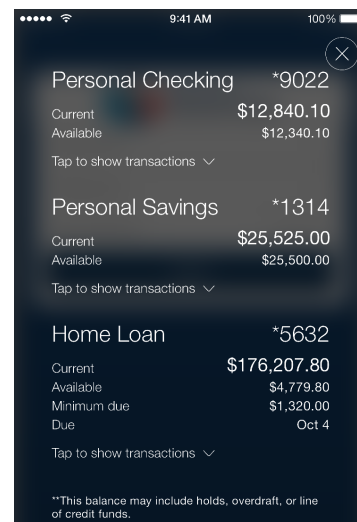
### quickly access your accounts without logging in

Update your mobile app and quickly access your balances and view the last five account transactions.

Here's how:

- Log into your mobile online banking app
- Go to Settings > Quick Balance> Current Device
- Toggle the Quick Balance Option On
- Log Out

You're now set up to quickly access your account balances! Simply swipe down on the login screen to view Quick Balance and view all your accounts on one screen and recent transactions. Once enabled, any user of your device will be able to access this feature.



\*\*This balance may include holds, overdraft, or line of credit funds.

## community connection: reality fair a first year success

Farmers & Merchants Bank recently collaborated with 1st National Bank, UW Extension and Thrivent Financial to give high school students a real-world scenario of what it means to be fiscally responsible. The Reality Fair was a half-day event where young people were given a monthly salary, family scenario, career type and had to proceed through “real life” situations which included deducting taxes, paying bills, unexpected expenses, luxury items and the monthly necessities of living.

Over 40 volunteers manned booths where students visited to discuss

housing, auto, insurance, utilities, childcare, and other real-life purchases. Students began and ended the exercise with the bank--where the goal was to carry a positive balance in both your checking and savings account. Those students who succeeded were then eligible for cash prizes.

While half the junior class was participating in the live exercise, the other half networked with local professionals about job expectations. They learned about successful interviewing skills and job expectations related to behavior, atten-

dance, punctuality, and quality of work. These sought after skills will help pave the way for securing future employment opportunities.

So why focus on financial literacy? 55% of all college students and 15% of high school students have a major credit card. Of those, 25% have more than \$3,000 in credit card debt. Educating our youth to be smart with their money is key in helping to pave the way for a successful future.



**Save the Date!**  
**Customer Appreciation Day**  
**Friday, July 8, 2016**

**11:00am - 2:00pm**

**Pearl Street**

**Bring Your Family & Join Ours!**





123 W. Huron St. | Berlin, WI 54923  
T: 920-361-1454 | F: 920-361-0500

## priority club: a note from kathy

Greetings!

It is finally feeling a bit more like spring. As I write this month's article, I think back to this past weekend. It was our first beautiful weekend. Everyone was outside doing yard-work. Monday morning brought many employees to work with sunburns; no complaint though.

Keep in mind at this particular time of year, we see an increase in scams related to tax time. These scams can either pertain to a refund or to taxes owed. The refund scam is in the form of an email that appears to be from Taxpayer Advocacy Panel (TAP). This is a phishing scam and they try to trick victims into providing personal and financial information. Do not respond or click the links in them. If you receive one of these forward it to [phishing@irs.gov](mailto:phishing@irs.gov).

Another scam seen in the past few weeks pertains to the current tax season. The scam artists call saying they need to verify a few details to process your return. The scammer tries to get you to give up them personal information like a Social Security number or personal financial information such as your bank account numbers or credit card numbers.

These scammers are also using phone texts as well as threatening phone calls requesting payment on supposedly taxes owed.

The IRS has seen approximately a 400 percent surge in phishing and malware incidents so far in the 2016 tax season, so please be cautious and protect your personal information.

Hope to see you all soon.  
Kathy Johnson

Kathy Johnson  
Sr. Customer Service Officer



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

### Cyber Security 101



Farmers & Merchants Bank works with our customers to promote better password habits to help keep personal information safe.

Passwords are critical gatekeepers to our digital identities, granting online access to online accounts that enable our shopping, dating, banking, social media and private communication. Isn't that worth protecting? We sure think so!

Want to secure your digital life? It's easy! Follow these four steps for secure passwords and feel some peace of mind knowing you're taking control of your digital life.

1. Create strong passwords. The key to a strong password is length. Mix it up with special characters, numbers and a combo of upper and lower case characters.
2. Use a different password for each account. Although this might seem like a hassle, if one online account gets compromised, you can rest easy knowing your other accounts are still safe.
3. Get a password manager. A password manager safely stores passwords and can even generate strong passwords for you. A great solution to step #2! Not only are you emailed or texted codes for secure access, password managers allow for fingerprint or face recognition to be options on some devices. How cool is that?!
4. Turn on multi-factor authentication. Often, this is where a code is texted or emailed to you after entering your user name and password, as a confirmation of the user.