



Customer & Community CONNECTION

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— NOVEMBER 2018 —

Join the Christmas Club!

Is holiday shopping catching you off guard this year? Plan ahead with a Christmas Club Savings Account. Deposit any amount at any time throughout the year. The first week of November your Christmas Club check will be mailed to you (or direct deposited.) Apply to open an account at fmub.bank or stop in to see us!

Need a Loan?

Speak to one of our Loan Officers:

Susie - Mortgage (920) 623-7107
NMLS ID#466026

Doug - Agriculture (920) 623-7104

Greg - Ag/Commercial (920) 623-7115
NMLS ID#757536

Mike - Ag/Commercial (920) 623-7102

Dave - Consumer (920) 623-7106

Matt - Commercial (920) 623-7108
NMLS ID#466028

Sheila - (Friesland) (920) 348-5141
NMLS ID#466030

Matt - (Juneau) (920) 623-7108
NMLS ID#466028

Downtown Columbus

159 W. James St. | (920) 623-4000

Columbus Branch

104 Industrial Dr. | (920) 623-7101

Fall River Office

637 S. Main | (920) 484-6505

Friesland Office

114 W. Winnebago | (920) 348-5141

Juneau Office

405 Jewel St. | (920) 386-2100

Rio Office

575 S. Lowville Rd. | (920) 992-6100

Member FDIC

Get a GREAT deal on gift cards at FMUB!

USE DOMESTICALLY EVERYWHERE DEBIT CARDS ARE ACCEPTED
GIFT Cards are issued by MetaBank®. Member FDIC.

The Gift Giving Season is upon us and all FMUB locations will offer gift cards for a \$0 Purchase Fee Gift Nov. 1 through Dec. 31.

The normal purchase fee of \$5.00 is waived for this promotion, and the cards can be loaded with any denomination between \$10 and \$1,000. The gift cards are not reloadable. New holiday designs have been added this year, but know that all available gift card designs enjoy the \$0 Purchase Fee promotion.

Stop by one of our locations today and purchase gift cards for everyone on your list!



Pay your real estate taxes at select FMUB locations

Save yourself time and postage — pay your real estate taxes at Farmers & Merchants Union Bank. The downtown

Columbus Office and the Columbus Branch will be accepting

City of Columbus and Town of Elba taxes; the Fall River Branch will accept

Village of Fall River and Town of Fountain Prairie taxes; and the

Rio Branch will accept Village of Rio taxes now through January 31, 2019.

FMUB Holiday Hours

We will be closed Thanksgiving Day (Thursday, Nov. 22)

Friday after Thanksgiving
Fri., Nov. 23
OPEN

Christmas Eve Day
Mon., Dec. 24
CLOSING AT NOON

Christmas Day
Tues., Dec. 25
CLOSED

New Year's Eve Day
Mon., Dec. 31
CLOSING AT 3PM

New Year's Day
Tues., Jan. 1
CLOSED



Farmers & Merchants Financial Services

fm-financialservices.com

159 W. James St. - Columbus, WI 53925

facebook.com/FMFinancialServices



Matt Hughey, LPL Financial Advisor



Andy Wildes, LPL Financial Advisor



Lorraine Kasmiski
Administrative Assistant

Investment Review ... Make it a yearly practice.

Today's challenging and uncertain financial markets make retirement income planning more important than ever. We can help! Start by scheduling an Investment Review today.

During your review, we will help you create an individual plan, explain your options and consider your risk tolerances. We will partner with you to help diversify your investments and rebalance your accounts as your needs change.

TIME TO MAKE CHANGES?

Reviewing your investments to make sure they're performing as you expected, and making changes in your portfolio if they're not, is essential. Even the smallest of changes can make a big difference.

It's also important to periodically review your investment strategy. You may find that your tolerance for risk has changed over time. It all depends on your individual goals, as well as where you are in your investment plan timeline. You'll also want to address the tax implications of any changes you plan to make to help manage the impact of those changes.

A TEAM APPROACH

As LPL Financial Advisors, Matt and Andy will take the time to listen to your financial wants, needs and goals. Their priority is to deliver personalized

investment advice, counsel and planning, and they are committed to helping you manage your wealth your way.

As part of your investment team, we take great pride in the work we do, but we understand our work is only as good as our reputation. We are here to serve you, our client. When you choose Farmers & Merchants Financial Services for your investments, you can count on superior customer service.

As employees of Farmers & Merchants Union Bank, we are not motivated by personal financial reward at your expense. We, like every Farmers & Merchants Union Bank employee, act in a fiduciary capacity with respect to you. As your investment service providers, we will continue to help you make your financial future as secure as possible – one plan, one person, one family and one business at a time.

At this time of year, our thoughts turn to how grateful and thankful we are. We thank you and place great value in the confidence you have shown in your Farmers & Merchants Financial Services investment team. Best wishes for a wonderful Holiday season.

We look forward to 2019 and all the opportunities that come with it.

Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. Insurance products offered through LPL Financial and its licensed affiliates.

Not FDIC Insured	No Bank Guarantee	May Lose Value
Not a Deposit	Not Insured By Any Federal Government Agency	

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