



Customer & Community CONNECTION

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— FEBRUARY 2019 —

IRA contributions

The deadline is Monday, April 15 to make a contribution to your IRA and potentially claim the deduction on your 2018 tax return. Would you like to learn more about IRAs? **Stop by your nearest Farmers & Merchants Union Bank location and speak with an expert in our IRA department.**

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



Saturday, May 18

Shred Event

Details to come.

Tuesday, August 6

Coin Appraisal

Fall River 9 a.m. to noon.
Columbus Branch 1 - 4 p.m.

Wednesday, August 7

Coin Appraisal

Rio 9 a.m. to noon.

Mobile Deposit

Make your errand list shorter.
Deposit your checks from anywhere
using your smartphone.



Have you tried to deposit from your FMUB Mobile App yet? Give it a try today — it's quick, easy and secure!

Check out the short mobile deposit video at fmub.bank/mobile-banking

Congratulations FMUB Team!

We proudly recognize the following Farmers & Merchants Union Bank team members who celebrated milestone anniversaries with us in 2018.



LUANN HASENFUSS
45 YEARS



TRACY MCNULTY
25 YEARS



SANDY EAGER
20 YEARS



LORRAINE KASMISKI
20 YEARS



MARY KATSMAS
15 YEARS



DEBBIE HANSON
15 YEARS



JEN KIEFER
5 YEARS



BECKY KENDZIORA
5 YEARS



159 W. James St. - Columbus, WI 53925
facebook.com/FMFinancialServices

Farmers & Merchants Financial Services

fm-financialservices.com

Welcome to 2019 and to John Hassey Nevarez!

It's a New Year and we would like to take this opportunity to welcome you to 2019; and to welcome John Hassey Nevarez to our Farmers & Merchants Financial Services team!

John Hassey Nevarez recently joined our team as an LPL Financial Advisor. John earned a Master of Arts degree in Economics from Roosevelt University in Chicago in 2014. During that time, he served as an Economics Intern with the State Department, where he analyzed government funding.

Since graduating, he has worked in both the corporate and personal finance fields. John's mission is to help people to better understand their finances, empowering them to feel more confident and secure with their financial decisions and investments.

John grew up on a farm in southeast Wisconsin, and now lives near Juneau with his spouse, Izzy. He spends much of his time volunteering for local non-profit



John Hassey Nevarez, LPL Financial Advisor, pictured at right, is the newest member of the Farmers & Merchants Financial Services team. John joins existing team members Matt Hughey, LPL Financial Advisor, and Lorraine Kasmiski, Administrative Assistant. Stop in and talk with one, or all, of the team today!

organizations that work on issues including hunger and poverty in Dodge County.

John holds FINRA Series 7 and Series 66 securities licenses through LPL Financial, a U.S. registered broker-dealer. He is registered to conduct securities business in Wisconsin and Illinois. He also holds Wisconsin and Illinois life and health insurance licenses.

WE ARE YOUR FINANCIAL PARTNER

Investments, taxes, insurance, retirement, estate planning ... the list of financial concerns and considerations facing you today is seemingly endless.

To take advantage of all available options, today's investor needs two things: an understanding of which investment products are most appropriate for each situation, and a relationship with a trusted investment professional who has a clear understanding of the investor's needs.

As part of a team of financial professionals, we take the time to learn about your needs and concerns. And we help you develop a comprehensive strategy to help you pursue your goals.

Give any one of us a call today. We will act in a fiduciary capacity to you ... helping you make your financial future as secure as possible.

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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