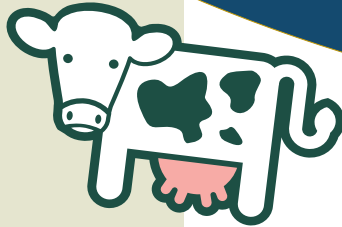




Customer & Community CONNECTION

fmub.bank | facebook.com/FMUBank
— MAY 2019 —

Join us for Dairy Treat Day on June 14



Please join us on Friday, June 14 as we celebrate June Dairy Month with free milk! Visit any one of our bank locations and enjoy free Sassy Cow white or chocolate milk. We support local Ag and Dairy industries -- please join 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

Sarah - (Juneau) (920) 386-2100
NMLS ID#1693579

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. (through June 13)

198 N. Western Ave. (starting June 14)

(920) 386-2100

Rio Office

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

Member FDIC

Join us in Juneau for our Grand Opening!

Please join us on Friday, June 14 from 11 a.m. to 2 p.m. as we celebrate the Grand Opening of our new Juneau bank building!

The new FMUB 2,700-square-foot facility is located at 198 N. Western Avenue in Juneau (next to Piggly Wiggly at the intersection of U.S. Highway 26 and Western Ave.) and replaces the bank's current location on Jewel Street. Hours of operation at the new location are Monday - Friday 8 a.m. to 4:30 p.m.; Saturday 8:00 a.m. to 11 a.m.

Please join us for our Grand Opening event, which will include a brat fry by WXRO/WBEV, from 11 a.m. to 2 p.m. See you Friday, June 14!



Friday, June 14
11 a.m. to 2 p.m.

Gift Cards for \$0 Purchase Fee

Gift cards are available at all FMUB locations for \$0 Purchase Fee May 1 through June 30. This is the Spring gift giving season — think Mother's Day, Father's Day, Graduation and Weddings. Many gift card designs are available (not all available designs are shown here.) Stop by and pick a few up today!



JOHN HASSEY NEVAREZ, LPL Financial Advisor | (920) 623-7127 | john.hassey@lpl.com
MATTHEW HUGHEY, CPA, LPL Financial Advisor | (920) 623-7135 | matthew.hughey@lpl.com
ANDREW GILE, LPL Financial Advisor | (920) 623-7130 | andrew.gile@lpl.com

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



**Farmers & Merchants
Financial Services**
fm-financialservices.com

What is your score?

No risk ... no reward. We have heard this mantra before, but what does it mean for your investments?

INVESTOR PROFILE

A financial advisor can help you understand your investor profile score, which is a score that helps to clarify how much risk you are comfortable taking with your investments. We use a 15-question test to help determine your investor profile score. Your results are generated in the form of a score from 34-125.

The best part is there are no wrong answers on this test. A higher score isn't better than a lower score. Rather, lower scores indicate less tolerance to risk; higher scores indicate more tolerance to risk.

Generally speaking, as you age, the less risk you are willing to assume. This makes sense because the older you are, the more you rely on your investments for income and the less you rely on wages. When you rely on investments to generate income that support your standard of living, the ups and downs

of the stock market can be much less appealing.

RISK IS A SPECTRUM

On the left side of the spectrum is someone who is risk-averse. These individuals do not tolerate risk well and will typically own high-quality corporate and municipal bonds with the intention of protecting the wealth they have accumulated. These investments have lower risk and generate income that help sustain an individual's standard of living.

On the right side of the risk spectrum is me. I'm 28 years old and have no need for current investment income, as my wages support my living standards. The levels of risk I'm taking for potential long-term reward are much higher than the risk-averse individual in the previous example.

It's likely that you fall somewhere between these two extremes, and it's important to know this about yourself. By having this discussion with your financial advisor, it will assist them in determining suitable investments and



Andrew Gile, LPL Financial Advisor, is a member of the Farmers & Merchants Financial Services team. He earned his Bachelor's Degree in Finance from the University of Maryland while serving on active duty with the U.S. Army. Andrew was born and raised in rural Wisconsin and enlisted in the Army at the age of 17. He spent 10 years serving in a variety of different leadership positions in Germany, Afghanistan, Fort Drum, NY and the New York City Recruiting Battalion.

appropriate risk levels.

That's where Farmers & Merchants Financial Services can help. By walking you thru this simple exercise, our LPL Financial Advisors can determine your risk tolerance and help you create a strategy to pursue your financial goals.

So my question to you is: What is your score?

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.

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

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