

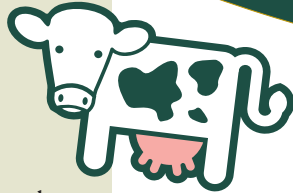


# Customer & Community CONNECTION

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— AUGUST 2019 —

## We love County Fairs!



Participating in our local County Fairs as the Clerk and Cashier is a role that we are proud to fill!

Hope we saw you/or will see you at the Columbia County Fair Livestock Auction on Saturday, July 27 and the Dodge County Fair Meat Animal Sale on Thursday, August 15 from 7-9 pm in the Farm Progress Arena.

## 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

198 S. Western Ave. | (920) 386-2100

### Rio Office

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

## Watch for your new FMUB debit card in September!

New FMUB debit cards are coming soon! All FMUB Mastercard debit cards will be enhanced to Visa debit cards in September. The cards will continue to include chip technology, and will be redesigned to feature the Visa logo and a new graphic look. All FMUB personal, business and HSA debit card users can expect to see the new FMUB debit cards in mid to late September. Keep an eye out for more information to be released on our website and through the mail.



## Welcome to our new Juneau location!

Our new Juneau bank is open for business! Our new bank building is located at 198 S. Western Ave. (on the corner of Highway 26 and Western Avenue in Juneau).

We are excited to continue our commitment to the Juneau community and look forward to seeing you at our brand new bank. Stop in and see us!



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

## "Do I have enough?"

When I talk to people about saving and investing, I hear a common objection: "I don't have enough."

Some have the misconception they first need to save \$50,000 before talking to a financial advisor. The opposite is true. I encourage people to talk to me even when they haven't saved anything. That way, I can help them to make smart decisions as they get started saving.

Others when they say, "I don't have enough," really mean that at the end of the month, there's just no room to set more money aside for their future. For those folks, I have a challenge: Let me prove you wrong. You may have more than you think.

### HOW MUCH DO I REALLY HAVE TO WORK WITH?

When customers take me up on this challenge, some of them find out they have more than they thought.

I help them to create a cash flow system that works more like clockwork, allowing them to put that

extra money to work in the form of investing and saving. This often removes the pressure of wondering, "Am I saving enough?" because they now know where their money is going, and that they are saving and investing to the best of their ability.

However, when some of my customers accept this challenge, they find the opposite: there isn't enough to save and invest, or in some cases, even pay the bills.

Typically, these customers aren't surprised by the news. But seeing the numbers in black and white allows them to ask questions that are easier to answer. Questions like:

- Exactly how much more do I need per month?
- Should I move to a new place, or get a new job?

I believe that even these cases are a success, because people have the information they need to make smaller, specific changes to put them on a path to financial wholeness.



**John Hassey Nevarez, LPL Financial Advisor, is a member of the Farmers & Merchants Financial Services team. He earned a Master of Arts degree in Economics from Roosevelt University. John has worked in both the corporate and personal finance fields. His mission is to help people understand their finances, empowering them to feel more confident and secure with their financial decisions and investments.**

If you're curious about this process — the cash flow systems I help clients set up, and how they make saving and investing easier — make an appointment to come in to talk with me. Whether I prove you wrong or not, you'll be better off with what you'll learn in the process.

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<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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