



Customer & Community CONNECTION

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

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

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

Member FDIC

Get a GREAT deal on gift cards at FMUB!

GIVE GIFT CARDS
make the holidays happy

\$0 PURCHASE FEE (11/1 - 12/31)

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, and are available for sale only to FMUB customers.

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, 2020.

FMUB Holiday Hours

We will be closed Thanksgiving Day (Thursday, Nov. 28)

Friday after Thanksgiving
Fri., Nov. 29
OPEN

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

Christmas Day
Wed., Dec. 25
CLOSED

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

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



Farmers & Merchants Union Bank

Use Email Safely

Internet safety starts with you.

Email is both an excellent communication tool, and also a way companies inform you about their latest products and services.

Unfortunately, email is also widely used by both scammers and spammers to, at best to spread annoying advertising content and at worst, commit individual or large-scale fraud, identity theft or other crimes. With some straightforward precautions and vigilance, you can stay a step ahead of them by keeping these tips in mind.

- **Do not open emails** which you suspect as being scams.
- **Do not forward emails** which you suspect as being scams.
- **Do not open attachments** from unknown sources.
- If in doubt, **contact the person or organization** the email claims to have been sent by.
- **Do not readily click on links** in emails from unknown sources. Instead, roll your mouse pointer over the link to reveal its true destination, displayed in the bottom left corner of your screen. Beware if this is different from what is displayed in the text of the link from the email.
- **Do not respond to emails** from unknown sources.
- **Do not make purchases** or charity donations in response to spam email.
- **Don't click on 'remove'** or reply to unwanted email.
- **Check junk mail folders** regularly in case a legitimate email gets through by mistake.
- When sending emails to multiple recipients, **list their addresses in the 'BCC box'** instead of in the 'To' box. In this way, no recipient will see the names of the others. If their addresses fall into the wrong hands there will be less chance of you or anybody else receiving phishing or spam emails.
- Similarly, **delete all addresses** of previous parties in the email string, before forwarding or replying.
- If you are suspicious of an email, **check if it is on a list** of known spam and scam emails some internet security vendors such as McAfee and Symantec feature on their websites.
- Most Microsoft and other email clients come with **standard spam filtering**. Ensure yours is switched on.
- Most spam and **junk filters can be set** to allow email to be received from trusted sources, and blocked from untrusted sources.
- When choosing webmail, select one that **includes spam filtering** and keep it switched on.
- Most internet security packages include **spam blocking**. Ensure that yours is up to date and has this feature switched on.

7 TOP TIPS FOR SAFE EMAIL USE

- 1** Never click on links, or open attachments, in emails from unknown sources or those which you suspect to be hoax or fraudulent.
- 2** Get to know the telltale signs of fraudulent emails and make a habit of checking emails you receive.
- 3** Don't forward or respond to emails you suspect of being fraudulent.
- 4** Manually type in website addresses you know to be correct, rather than clicking on links, however authentic they may seem.
- 5** In the workplace, report scam and spam emails to your IT department, who will take the appropriate action.
- 6** Even emails which appear to have been sent by people known to you could be fraudulent, if their email account has been hacked.
- 7** Unsubscribe request links at the bottom of emails could also be fraudulent.

Source: staysafeonline.org