



# Customer & Community CONNECTION

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— MAY 2020 —

## How can we help YOU?

We are your friends; we are your neighbors; we are your community bank! We are dedicated to your best interests in a way only a community bank can understand. We know you. You know us. No gimmicks. Just common-sense, full-service banking. Please reach out to us at the numbers/locations below. We are here to help.

## 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

**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

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## Defending against COVID-19 Cyber Scams

Unfortunately, scammers are taking advantage of fears surrounding the Coronavirus (COVID-19). Scammers are sending emails and text messages with malicious attachments or links to fraudulent websites to trick victims into revealing sensitive information or donating to fraudulent charities or causes.

The Cybersecurity and Infrastructure Security Agency (CISA) encouraging remaining vigilant for scams related to COVID-19. Exercise caution opening email with a COVID-19-related subject line, attachment, or hyperlink, and be wary of social media pleas, texts or calls related to COVID-19. The CISA encourages individuals to remain vigilant and take the following precautions:

- Do not respond to texts, emails or calls about government relief checks. If someone asks for your social security number, date of birth and other personal information in order to receive a relief check, they are a scammer. The government will not ask for your personal information.
- Avoid clicking on links in unsolicited emails and be wary of email attachments. They could download viruses onto your computer or device.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) <https://www.cdc.gov/> or experts saying they have information about the virus. For the most up-to-date information about the Coronavirus, visit the CDC and the World Health Organization (WHO) <https://www.who.int>.
- Ignore online offers for vaccinations. There currently are no vaccines, pills, or other prescription or over-the-counter products available to treat or cure Coronavirus disease 2019 (COVID-19) — online or in stores.
- Use trusted sources — such as legitimate, government websites — for up-to-date, fact-based information about COVID-19.
- Do not reveal personal or financial information in email or on social media, and do not respond to email or social media solicitations for this information.
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it. Review the Federal Trade Commission's page on Charity Scams for more information. <https://www.consumer.ftc.gov/features/how-donate-wisely-and-avoid-charity-scams>
- Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from scam COVID-19 treatments to work-at-home schemes.

# Notice of Change to Funds Availability Policy



**Farmers & Merchants  
Union Bank**

## **BACKGROUND:**

The Federal Reserve and the Bureau of Consumer Financial Protection are amending Regulation CC, which implements the Expedited Funds Availability Act (EFA Act). Regulation CC sets forth the requirements regarding the availability schedules within which the Bank must make funds available to you for withdrawal, exceptions to those schedules, disclosure of funds availability policies, and payment of interest.

## **DATE:**

The amended requirements for Regulation CC are effective July 1, 2020.

## **CHANGE TO POLICY:**

The specified dollar amounts for making funds available in the EFA Act and Regulation CC are changing as follows:

- The minimum amount of deposited funds that banks must make available for withdrawal by opening of business on the next day for certain check deposits is being raised from \$200.00 to \$225.00.
- The amount a bank must make available when using the EFA Act's permissive adjustment to the funds-availability rules for withdrawals by cash or other means is being raised from \$400.00 to \$450.00.
- The amount of funds deposited by certain checks in a new account that are subject to next-day availability is being raised from \$5,000.00 to \$5,525.00.
- The threshold for using an exception to the funds-availability schedules if the aggregate amount of checks on any one banking day exceed the threshold amount is being raised from \$5,000.00 to \$5,525.00.
- The threshold for determining whether an account has been repeatedly overdrawn is being raised from \$5,000.00 to \$5,525.00.

**The result of these changes is that more money will be available to you sooner.**

## **CONTACT US:**

Please contact us if you have any questions, comments or concerns regarding this change to our policy. A fully revised Notice of Funds Availability form will be available for your information and review on or after July 1, 2020. To review the full version, please visit or call any FMUB location or email [askfmub@fmub.bank](mailto:askfmub@fmub.bank).

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<b>Columbus (Main)</b>	<b>Columbus</b>	<b>Fall River</b>	<b>Friesland</b>	<b>Juneau</b>	<b>Rio</b>
159 W. James St. (920) 623-4000	104 Industrial Dr. (920) 623-7101	637 S. Main St. (920) 484-6505	114 W. Winnebago St. (920) 348-5141	198 S. Western Ave. (920) 386-2100	575 S. Lowville Rd. (920) 992-6100

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