



**Farmers & Merchants
Union Bank**
fmub.bank

Farmers & Merchants Union Bank Extends a Warm Welcome to American Bank Customers



We are excited to welcome you to Farmers & Merchants Union Bank. As part of our commitment to providing exceptional service, we are pleased to announce that we have recently joined forces with American Bank of Beaver Dam. This new chapter provides an opportunity to offer you greater resources, innovative solutions, and enhanced services.

Rest assured, your accounts and overall banking experience will continue as systems and services are integrated over the coming months. Your local team is here to support you through this transition, and we are committed to ensuring your experience remains smooth and convenient.

The Same Team You Know and Trust, Now with More to Offer

You may continue to access online banking and stay up to date on merger-related information by visiting www.fmub.bank/ab

Thank you for your trust and loyalty. We look forward to serving you with even more ways to help you achieve your financial goals. Please watch for additional updates in the coming weeks.

Who Is Farmers & Merchants Union Bank?

Farmers & Merchants Union Bank's main office is located in downtown Columbus, Wisconsin. Founded in 1861, we are the fourth-oldest bank in Wisconsin and are proud to be a community bank with locations in Columbia, Dodge, Rock, Sauk, and Juneau counties.

Beaver Dam | Columbus | Fall River | Friesland | Janesville | Juneau | Lodi | Necedah | Rio | Sauk City

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fmub.bank | (920) 623-4000



Frequently Asked Questions (FAQs)



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We are excited to announce that American Bank of Beaver Dam has been acquired by Farmers & Merchants Union Bank. Bringing our institutions together increases opportunities for strategic community investment and growth for both our business and consumer customers. Please be assured that our goal is to complete a smooth transition, supported by frequent communication along the way. We believe that together we can better serve our customers, communities, and associates.

Is there anything I need to do?

No. It's business as usual now and for several months ahead. You will receive information in advance about the systems and technology conversion and any changes that may affect your account(s). Our team is committed to supporting you throughout this transition process.

You will continue to have the same personal attention, the same strong support for our local communities, and the same volunteerism from employees you already know and trust. In addition, you will gain access to a wider collection of products and services in the months to come.

How do we know the conversion will go smoothly?

As a valued customer of American Bank, we know that you are accustomed to service beyond expectations. We promise that this level of service will not only be met, but exceeded.

Both banks are deeply connected to the needs and goals of the communities we serve. We share common cultures and operate with a very similar philosophy of high-touch service.

How can I stay informed throughout the merger process?

We will provide communications to guide you through this transition and ease your mind with detailed information about account numbers, direct payments and direct deposits, debit cards, loan payments, online banking, and more. ***Please make sure we have your updated contact information (email address, mailing address, and phone number) to ensure you receive all important updates.***

Will the bank's name change?

Our objective is to combine the best of both organizations, honor our past, and embrace the future. American Bank will adopt the Farmers & Merchants Union Bank name, but the people providing you with the same local service will continue to be there to assist you.

How about my safe deposit box?

There will be no change to your safe deposit service.

Can I continue to use my existing checks and/or debit card?

Yes, please continue to use your existing checks and debit cards as usual.

How will my account(s) be impacted?

There will be no changes to your account(s) until the system transition takes place in mid-2026. Until then, American Bank's existing account agreements and all other contracts will continue to govern your account(s), and you can continue to bank as usual using your American Bank debit card, checks, and deposit slips.

How will my online banking be impacted?

For online banking, you will need to visit fmub.bank/ab and log in using the same credentials you've been using. As the full conversion approaches, we will provide updates regarding any changes to accessing online and mobile banking.

How will loan payments be impacted?

You should also continue to make loan payments as usual. We will notify you in writing well in advance of any changes to your account(s) and services due to the conversion. We are focused on ensuring a smooth transition.

Will my account or loan number change?

For now, your account numbers will remain the same. In the unlikely event that a change is needed, you will be notified well in advance, and we will handle the details.

Will my direct deposits, automated payments, and transfers continue to be connected to my account?

Yes. All of these services will continue without interruption at this time. If you need to make changes, please contact your banker.

Will my deposits still be FDIC-insured?

Yes. Your deposit accounts will continue to be insured by the FDIC. The standard FDIC insurance amount is \$250,000 per depositor, per insured bank, for each ownership category.

Who should I contact with additional questions?

You can call the same people you already work with and trust. The phone numbers will remain the same, so feel free to contact your existing Relationship Banker; they will be available to answer any questions you may have.