

# Frequently Asked Questions (FAQs)



**Farmers & Merchants  
Union Bank**

[fmub.bank](https://fmub.bank)

We are excited to announce that Wisconsin River Bank has merged into Farmers & Merchants Union Bank. Combining our institutions will result in a stronger organization, increasing the potential for strategic community investment and growth opportunities for our businesses and consumers. Please be assured that our goal is to complete a smooth transition with frequent communication along the way. We believe that we are better together than we are individually, and our combined customers, communities, and associates benefit tremendously!

## 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). And we'll be with you every step of the way!

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 Wisconsin River Bank, we know that you are accustomed to service beyond expectations. We promise that this level of service will not only be met but will be 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 around account numbers, direct payments and direct deposits, debit cards, loan payments, online banking and more. ***Please make sure that we have your updated contact information (email, address and phone numbers) 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. Wisconsin River Bank will adopt the Farmers & Merchants Union Bank name over time, 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.

## Will any branches be closed after the transaction?

No. Locations are a critical part of our success, today and in the future integrated company. All branches will remain open with the same employees you already know and trust.

## How will my account(s) be impacted?

There will be no changes to your account(s) until the system transition takes place in mid-2025. Until then, Wisconsin River 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 Wisconsin River Bank debit card, checks and deposit slips.

For online banking, you will need to visit [fmub.bank/wrb](https://fmub.bank/wrb), and log-in with the same credentials you've been using. As the full conversion gets closer, we will update you regarding changes to accessing online and mobile banking.

You should also continue to make any loan payments as usual. We will notify you in writing well in advance about 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 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 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 Manager; they will be available to answer any questions you may have.