

Member
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Customer & Community CONNECTION

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— JULY, 2026 —

From Summer Fun to School Days

Summer is in full swing, but back-to-school shopping season is just around the corner. FMUB gift cards are a convenient way for parents, grandparents, and others to help students with school supplies, dorm essentials, meals, and everyday expenses while giving them the flexibility to choose what they need.

FMUB gift cards will be available with no purchase fee* throughout the month of August.



*Valid August 1 - August 31, 2026. Normal purchase fee up to \$6.95. By using this card, you agree to the terms and conditions of the cardholder agreement. Monthly inactivity fee of \$4.95 beginning the 13th consecutive month after there has been no activity on your card. You may contact the issuer for a replacement card. Lost/stolen replacement card fee of \$8.00. Funds do not expire. NON RELOADABLE. FMUB Gift Cards can be used everywhere Debit Mastercard® is accepted. Valid only in U.S. Card is issued by Pathward®, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. No ATM Access. No Cash Access.

COOL FINANCIAL TIPS FOR HOT SUMMER DAYS

Summer is a season filled with vacations, festivals, family gatherings, and outdoor fun. While enjoying everything the season has to offer, a few simple financial habits can help keep your budget from overheating.



Plan Ahead for Summer Activities

From county fairs and concerts to weekend getaways, summer expenses can add up quickly. Setting a spending limit before heading out can help you enjoy the season without surprises later.



Use Your Debit Card Instead of Carrying Cash

Whether you're at a food stand, farmers market, or community event, using your debit card can be more convenient than carrying large amounts of cash. Plus, purchases are easy to track through Online and Mobile Banking.



Take Advantage of Digital Wallets

If you're spending time at the beach, pool, or local events, consider adding your FMUB debit card to your digital wallet. Paying with your phone or smartwatch can be a quick and secure way to make purchases on the go.



Keep an Eye on Your Accounts While Traveling

Vacation plans don't have to mean losing track of your finances. Mobile Banking allows you to check balances, review transactions, and transfer funds from almost anywhere.



Protect Yourself from Summer Scams

Scammers never take a vacation. Be cautious of unsolicited texts, emails, and social media messages offering deals that seem too good to be true. When in doubt, verify before you click.

A little planning can go a long way toward helping you enjoy a fun, affordable, and stress-free summer.



FMUB In Our Communities

Mark Your Calendar

National Night Out Tue, August 4

National Night Out is an annual event that brings families, first responders, and local organizations together in a welcoming environment.

FMUB will be participating in or supporting celebrations at the following locations:

- **Lodi:** 5 pm–7:30 pm
Lewis Byrns Park in Harmony Grove
- **Necedah:** 4 pm–8 pm
Lions Park
- **Juneau:** 6 pm–8 pm
Juneau Public Safety Building

FMUB will have booths featuring games and prizes for kids in Lodi and Necedah.

FMUB is also proud to support the Juneau event with a giveaway of two bicycles and two helmets.



Outdoor Summer Concert Fri, August 14 6 pm - 8 pm

Enjoy an evening of live music by Leinaala & Dave at the Bodacious Shops Courtyard in **downtown Janesville**. Look for the FMUB booth and stop by to say hello as we connect with community members and enjoy a summer evening together.



FMUB Supports Local Dairy Breakfast Traditions

Participating in local June dairy breakfasts is an annual FMUB tradition. Our staff always enjoys helping serve and celebrating Wisconsin agriculture. Thank you to everyone who stopped out this year — we look forward to seeing you again next year.



Doug Lambert, Amy Voigt, Tammy Lenz, and Bennett Koopmans at **Dodge County Dairy Breakfast**.



Doug Lambert, Georgette Young, and David Astemborski at **Sauk County Dairy Breakfast**.



Beth Sauer, Bennett Koopmans, Amy Voigt, Vicki Buss, and Doug Lambert at **Columbia County Moo Day Brunch**.

Students Bring Big Questions to FMUB



FMUB welcomed students from St. Jerome's School for a tour of our **Downtown Columbus** location. Branch Supervisor Cheyenne VanSyckel helped show students around and answer questions — including one student who wanted to know if 1,000 chicken nuggets would fit inside a safe deposit box.

If your school is interested in arranging a field trip, please email us at marketing@fmub.bank.