



Customer & Community CONNECTION

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— NOVEMBER, 2024 —

Giving Trees & Toys for Tots!

Our Columbus, Fall River, Friesland and Rio locations will host Toys for Tots boxes again this year. New, unwrapped toys can be deposited in the boxes now through December 4. Toys will be distributed to local families in need. Our Rio location is also proud to once again host the Rio Community Giving Tree. Stop in to pick up a tag from the tree and return with a gift for a local child. Additional details are available at each of FMUB's locations.

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

Matt - Commercial (920) 623-7108
NMLS ID#466028

Hailey - Agriculture (920) 623-4000

Downtown Columbus

159 W. James St. | (920) 623-4000

Columbus Branch

104 Industrial Dr. | (920) 623-7101

Fall River Office

637 S. Main St. | (920) 484-6505

Friesland Office

114 W. Winnebago St. | (920) 348-5141

Juneau Office

198 S. Western Ave. | (920) 386-2100

Rio Office

575 S. Lowville Rd. | (920) 992-6100

Member FDIC



Uniting for Success

FMUB announces an agreement to acquire Wisconsin River Bank

Exciting changes are ahead at Farmers & Merchants Union Bank!

On October 17, 2024, Jewel Box Financial Services, Inc., the holding company of FMUB, and River Holding Company, the holding company of Sauk City-based Wisconsin River Bank (WRB), jointly announced the signing of an agreement whereby Jewel Box will acquire 100% of the capital stock of WRB from River Holding through a stock purchase agreement. Jewel Box will then merge WRB into FMUB and the surviving bank will operate under the Farmers & Merchants Union Bank name.

Based on most recent reported financials, the combined institution is expected to have approximately \$690 million in total assets and nine banking offices, inclusive of WRB's three locations, spanning Columbia, Dodge, Sauk and Rock Counties.

The transaction, which has been approved by the Board of Directors of both companies and is subject to River Holding shareholder and Jewel Box regulatory approvals, is expected to close in the first quarter of 2025. More information will come to FMUB customers closer to the closing date.

Pay your real estate taxes at FMUB

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. Payments will be accepted through January 31, 2025.

FMUB Holiday Hours

We will be CLOSED Thanksgiving Day (Thursday, November 28), Christmas Day (Wednesday, December 25) and New Year's Day (Wednesday, January 1).

Friday after Thanksgiving
Friday, November 29
OPEN NORMAL HOURS

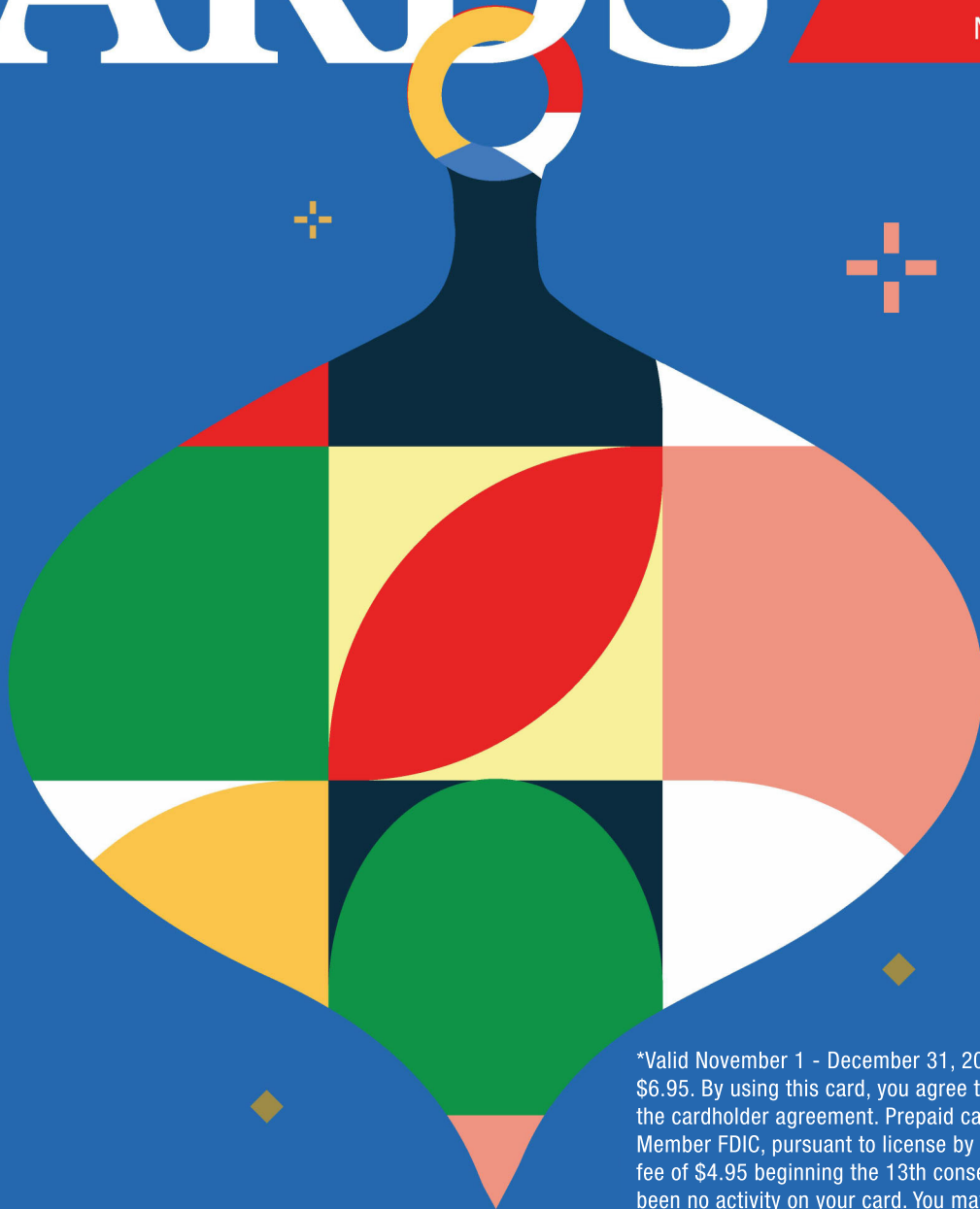
Christmas Eve Day
Tuesday, December 24
CLOSING AT NOON

New Year's Eve Day
Tuesday, December 31
CLOSING AT 3 PM

GIVE GIFT CARDS

No
Purchase Fee*

Nov. 1 - Dec. 31, 2024



*Valid November 1 - December 31, 2024. Normal purchase fee up to \$6.95. By using this card, you agree to the terms and conditions of the cardholder agreement. Prepaid card is issued by Pathward, N.A., Member FDIC, pursuant to license by Mastercard. 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. No cash access.



Farmers & Merchants Union Bank
fmub.bank

Columbus | Fall River | Friesland | Juneau | Rio
www.fmub.bank | 920.623.4000

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