



Customer & Community CONNECTION

fmub.bank | (920) 623-4000
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Small Steps. Stronger Cybersecurity.

October is Cybersecurity Awareness Month—a good reminder that simple precautions can make a big difference in protecting your business and financial information.



Think before you click. Be cautious with unexpected emails, links, attachments, or requests for payment or account information. When something doesn't seem right, verify the request using contact information you already know and trust.

And remember, one of the benefits of banking with a community bank is that you can always stop in and talk with us in person. If you're ever unsure who you're dealing with, come see us. You'll know exactly who you're talking to.



Strengthen your account security. Use strong, unique passwords and multifactor authentication whenever it's available.



Add another layer of protection for just \$10/month. CyberProtect IDWatch alerts you if your business domain or email addresses are exposed on the Dark Web, provides additional security tools, and includes \$1 million in personal identity theft coverage for the business owner.* Enroll at fmub.bank/id-watch.

*Personal Identity Theft Coverage does not cover business-related breach. Insurance products are sold by Chubb Limited and licensed agents. Insurance products are: Not FDIC Insured | Not Bank Guaranteed | Subject to Lose Value | Not a Deposit | Not Insured by any Federal Government Agency

A Simpler Way to Pay Your Business Bills

Still writing checks and mailing payments? CashFlow Central® is coming October 19 as part of the Business Digital Banking upgrade. You'll be able to manage your bills and payments directly from Business Online Banking or the **FMUB** app—saving you time, paperwork, and trips to the mailbox.

75¢

An electronic bill payment costs just 75¢ each—less than the cost of a postage stamp.



With CashFlow Central®, you can:



Pay bills electronically from your desktop or mobile device



Schedule payments in advance



Help protect your account info with electronic payments or secure checks that don't include your business account or routing number



Keep track of bills and payments online



Spend less time writing checks, addressing envelopes, and mailing payments

New Ways to Get Paid

CashFlow Central® goes beyond paying bills. The Base package has no monthly fee and gives your business access to Accounts Receivable tools. Create and send invoices, accept customer payments, and keep track of Accounts Receivable—all within Business Online Banking and the **FMUB** app.

Ready to Get Started?

Already use Business Bill Pay? You'll automatically be enrolled in the Base package when CashFlow Central® becomes available October 19.

Want to enroll? Call (920) 623-4000 or stop in at any FMUB location to get started.

Looking for more features? See the next page to explore additional CashFlow Central® package options.

Mark Your Calendar

Halloween Celebrations

Grab your costumes and bring the family! FMUB is looking forward to celebrating Halloween with our communities again this year.

Join us at our Front Street branch during **Beaver Dam's** Fall Downtown Fest. Stop by for treats, a family-friendly activity, and a few Halloween surprises.

- **Beaver Dam:** Fall Downtown Fest
Sat., Oct. 31, 10 am–3 pm
Front Street FMUB branch

And there's more Halloween fun to go around! Look for FMUB at these community celebrations, where we'll have treats and a little something special for our young trick-or-treaters.

- **Columbus:** Safe Trick-or-Treat
Sat., Oct. 31, 4–7 pm
Columbus Fire Department

- **Fall River:** Trunk-or-Treat
Sat., Oct. 31, 4–6 pm
Fall River United Methodist Church

- **Lodi:** Business Trick-or-Treat
Fri., Oct. 30, 3:30–5:30 pm
Lodi FMUB branch

- **Sauk City:** Trick-or-Treat in the Park
Sat., Oct. 31, noon–2 pm
Meyer Oak Grove Park

Start with the Base Package. Add More When You Need It.

Business Bill Pay is becoming CashFlow Central® as part of the Business Digital Banking upgrade October 19.

CashFlow Central® offers options to fit the way your business manages payments. The Base package has no monthly fee and includes tools to pay bills, create and track invoices, and accept customer payments. Need additional features? The Pro package adds more tools for businesses with more complex needs.

BASE \$0/month*

Base package includes:

- Pay bills electronically
- Pay from a bank account or card
- Schedule multiple payments
- 2 active users
- Create and track invoices
- Send automated invoice reminders
- Accept customer payments
- 75¢ per bill payment

PRO \$20/month*

Everything in Base, plus:

- Sync with accounting software
- 3 active users included
- Additional users:
\$5/month each
- 10 bill payments included each month
- 75¢ per additional bill payment

*Additional fees may apply for certain payment methods, transaction types, and services.



**Start
with Base**

**Switch
anytime**



**Add Pro
when you need it**

Already Using Business Bill Pay?

You'll automatically start with the Base package. If you want the additional features included with Pro, you can switch packages right within CashFlow Central®.

Have multiple Bill Pay users? Only your business's highest-level Bill Pay user will initially have access to CashFlow Central®. Your other existing Bill Pay users and their information will carry over, but their access will initially be inactive. The highest-level Bill Pay user will need to activate each user and assign the appropriate permissions.

