



Customer & Community CONNECTION

fmub.bank | (920) 623-4000
— OCTOBER, 2026 —

Use Gift Cards for Gifts. Never for Payment.

Scammers may tell you that you've won a prize, are about to receive a large sum of money, or need to make an urgent payment. Then comes the catch: They tell you to buy gift cards and provide the numbers or codes from the back.

That's a scam.

Gift cards are for giving to friends and family—not for paying fees, taxes, bills, fines, or someone you don't personally know. Once you give a scammer the information from a gift card, the money can be spent quickly and is nearly impossible to recover.



Remember: If someone tells you to pay with gift cards, stop. Don't buy the cards and don't share the codes.



When in Doubt, Contact Us.

If something doesn't seem right, contact us before you act. One of the benefits of banking with a community bank is that you can always stop in and talk with us in person, or call us directly at (920) 623-4000. Don't worry about being overly cautious—we would much rather have you check with us than lose even one dollar to a scammer.



Stop in or call us at
(920) 623-4000.

Either way, you'll know
you're really talking to us.

Smart Steps for Stronger Security

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

1 Think before you click.



Be cautious with unexpected emails, texts, links, attachments, or requests for payment or personal information. When something doesn't seem right, verify the request using contact information you already know and trust. If the request appears to be from FMUB, stop in or call us directly at (920) 623-4000.

2 Strengthen your account security.



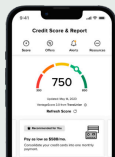
Use strong, unique passwords and multifactor authentication whenever available.

3 Keep an eye on your credit.



Changes you aren't expecting—such as a new account or change of address—could be an early indication that you've been a victim of identity theft. Regularly reviewing your credit report can help you spot these changes and act quickly.

Monitor Your Credit for Free.



My Credit Score, available through FMUB Digital Banking, gives you access to your full credit report and an updated credit score each time you log in. You'll also receive email alerts when changes are made to your credit report, helping you stay on top of your credit and spot unexpected activity.



To get started, log in to Online or Mobile Banking and select *Show my Score*.

Add another layer of protection for just \$10/month.



CyberProtect IDWatch provides identity, credit, and Dark Web monitoring; \$1 million in personal identity theft coverage for you and your family*; and fully managed recovery with a certified Recovery Advocate if your identity is misused.



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

FMUB In Our Communities

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



Clerking & Cashiering at Area Fairs

FMUB proudly serves as clerk and cashier for area meat animal sales, supporting local youth in agriculture throughout the fair season.



Pictured at the Columbia County Fair are Paula Hazard, Samantha Gollhofer, Jennifer Baerwolf, Doug Lambert, Beth Sauer, Bennett Koopmans, Angie Meitzel, Amy Voigt, and Wanda Schultz.



Pictured at the Dodge County Fair are Doug Lambert, Amy Voigt, Vicki Buss, Kathy Heim, Dawn Huber, Beth Sauer, Jane Hiemstra, Samantha Petrie, Bennett Koopmans, and Teddy Decker.

Pat Frankenstein Retires



After 48 years with American Bank and FMUB, Pat Frankenstein is celebrating her retirement. Throughout her remarkable career, Pat's dedication and contributions have played an important role in the bank's success and in serving generations of customers in our communities.

Wisconsin Bankers Association President Rose Oswald Poels recently joined FMUB in celebrating Pat's career and presented her with a commendation recognizing her retirement. We are grateful for all Pat has contributed throughout her career and wish her much happiness as she begins this well-earned next chapter.