

# Spring Newsletter 2020

**Back by VERY popular demand:**

**The photo contest for our 2021 Bank Calendar has returned!**

We previously requested that the photos only be taken of our beautiful local area. So many people have had tremendous vacation photos that we are opening it up now to all photos whether local mallards or whales in Alaska!

Submit your photos directly to [Calendarcontest@FMBankPartner.com](mailto:Calendarcontest@FMBankPartner.com). Please limit your entries to 3 per person. Submit each photo separately and include your name, phone number, email address and title of the photo. Deadline for photo entry is August 29, 2020.

**If you have any questions, do not hesitate to give Kim a call at 608-655-1628. Game on photographers!**



## Congrats to Amie Booth, UB1 Graduate!

As your financial Partner for Life, we are committed to providing the best possible service and products to you. Our Universal Banker training program reinforces this commitment.

Congratulations to Amie Booth who completed the necessary training to become a Universal Banker I.

## Best Wishes to our 2020 Retirees!

There will be a changing of the guard this year as we wave good-bye to Cheryl Setz on 4.3.2020, Kris Krenn on 6.01.2020 & Kathy Elliot on 10.1.2020.

We wish them all the best in their next adventures! They will be missed!



Pictured right to left: Kris, Cheryl and Kathy

## VACATION TIPS

Here are a few tips on ways to save on your upcoming summer vacation. It definitely is something to think about and who doesn't want to have more money for fun!



### SAVE YOUR MAJOR EVENT FOR YOUR LAST DAY

Take home the most exciting memories and end the adventure on a high note.

### ENJOY SOME FREE FUN

Research local sites and blogs for free things to do in the area. You might find a cool scenic hiking trail, fun splash Community Park for the kids, local library event or concert in the park.

### CLEAR YOUR CACHE

Airline and hotel sites use cookies to determine what you are shopping for and set their prices accordingly. Remember to clear your cache on your mobile phone or computer before you search so that your browser history is empty.

## 2019 Volunteer Hours and Dollars

We are proud to announce that staff members volunteered over 607 hours which equated to almost \$1500 in donations to the non-profit that each volunteer chose.

The bank donates \$5 for every volunteer hour up to 20 hours per person.



## ATTENTION SHAREHOLDERS

The Annual Meeting of Maunesh Bancshares Inc. will be held on **Tuesday, April 21, 2020** in the community room at the Waterloo Bank.

We look forward to seeing you again!



# Retire Worry-Free

Figuring out whether you can afford to retire requires a thoughtful analysis of how you plan to spend your time and money. Here's a tip: Start by tracking how much you're spending now – everyday expenses and quarterly or seasonal expenses. Don't include expenses that will disappear in retirement like contributions to your 401(k).

It's common to splurge on travel, home renovation or your dream vehicle in the first few years so it would be helpful to budget for your Medicare premiums. Go to Medicare's Plan finder at [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare). When calculating your cost of living, use a 2% inflation rate for ordinary expenses but bump it up to 10% or higher for health care costs.

Feeling anxiety about how long your savings will last? Talk to us.

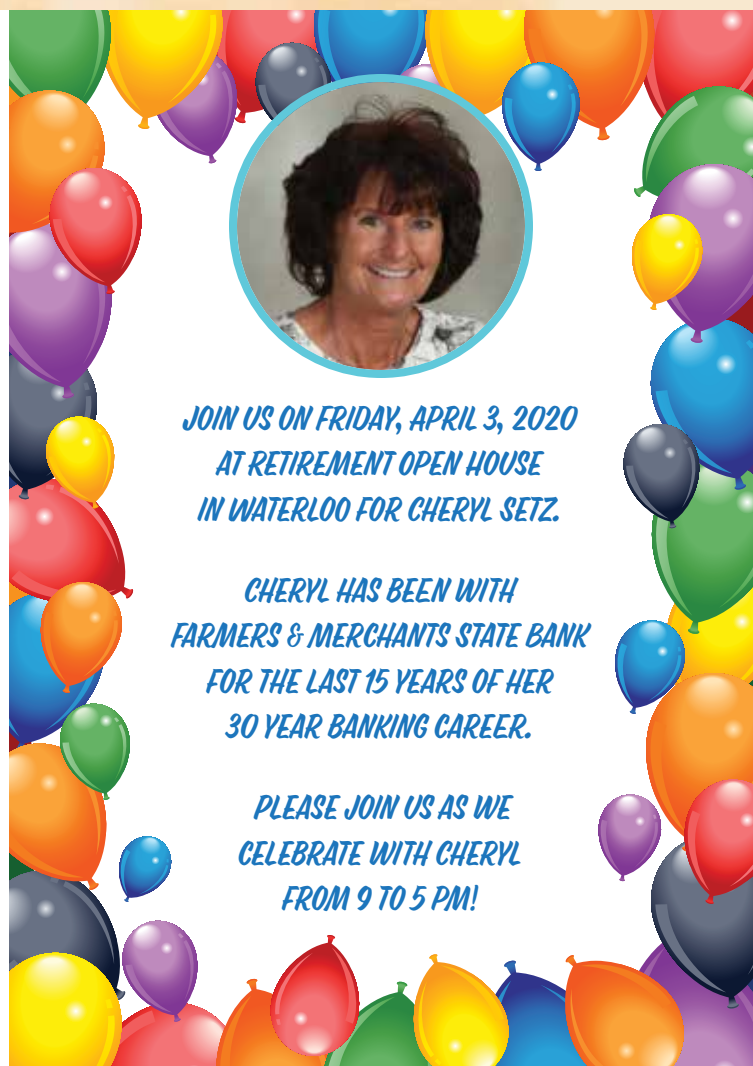


The time is **NOW**

PURCHASE - REFINANCE  
UPGRADE - REMODEL

Waterloo~Marshall~Oconomowoc

NMLS ID#411936



JOIN US ON FRIDAY, APRIL 3, 2020  
AT RETIREMENT OPEN HOUSE  
IN WATERLOO FOR CHERYL SETZ.

CHERYL HAS BEEN WITH  
FARMERS & MERCHANTS STATE BANK  
FOR THE LAST 15 YEARS OF HER  
30 YEAR BANKING CAREER.

PLEASE JOIN US AS WE  
CELEBRATE WITH CHERYL  
FROM 9 TO 5 PM!

# Our Annual Shred Event

**Wednesday,  
May 20, 2020**

**5-7 PM · Waterloo Bank Parking Lot**

Free destruction of 3 boxes of paper  
or 3 bags of paper which is the  
equivalent of 50 lbs. per customer.

Donations accepted for Cancer Relay for  
Life or Marshall~Waterloo Food Pantry.



Farmers & Merchants State Bank  
210 W. Madison Street  
Waterloo, WI 53594

Prsrt Std  
US Postage  
PAID  
Milwaukee, WI  
Permit #5654



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**888-478-3007**



Marshall FandMstbk.com Waterloo

**FRIDAY, APRIL 24th 9am-5pm**  
**SATURDAY, APRIL 25th 9am-12pm**  
F&M State Bank - Waterloo (Lower Level Community Room)  
Donated items in good condition gratefully accepted for the sale!  
(Electronic donations & clothing not accepted.)

