

Ambassador Club News

Autumn 2014

A newsletter for Ambassador Club members

President's Message

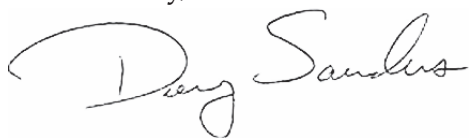
Our 145th anniversary year will soon come to a close. I would like to extend a sincere "Thank You" to our customers who make this all possible. Some of you come from families who have banked at F&M for generations.



Since our inception, F&M has been committed to west central Illinois. Our loans to small businesses, farmers and individuals helps keep our community vibrant. We also provide a safe and secure place for your deposits as evidenced by our Five-Star Superior rating from Bauer Financial Reports, Inc.

On behalf of the officers and staff of F&M Bank, I wish you a joyous holiday season in the months ahead. Once again, thank you for your business.

Sincerely,



Doug Sanders
President & CEO

Please take our survey

F&M Bank is conducting a study of our Ambassador Club members to improve service and better meet your banking needs. We ask that you participate in this study by completing our online survey.

To take the survey, please type this information in your web browser:
<https://www.surveymonkey.com/s/FM-AC14>

Since a name and address are not required, your answers are strictly confidential. Survey results are for bank use only and will not be shared with any other parties.

After you have completed the survey, you may register for \$25 Visa Gift Card drawing. It's our way of saying "thanks" to our survey respondents.

If you don't have access to a computer, stop by any F&M location for a paper version of the survey.

Laddered CD Special



At F&M Bank we'll help you deal with interest rate cycles. By "laddering" your CDs, you can stagger the maturities and reduce the impact of rate fluctuations.

You must purchase all three terms (13, 35 and 55 months) to receive this special; money must be divided equally among all three terms.

13-month CD .75% APY*

35-month CD 1.15% APY*

55-month CD 1.75% APY*

*Annual Percentage Yield (APY) is accurate as of the date of this publication. Customer must purchase all three terms to receive the APY. Requires a minimum deposit of \$1,000 in new funds to F&M Bank for each CD. Rates may change without notice. A penalty may be imposed for early withdrawal. Funds must remain on deposit until maturity to earn advertised Annual Percentage Yield. Offer valid for retail deposits only.

Bring the Generations in Your Family Closer

These twelve tips are provided by the Legacy Project, a big-picture learning project to empower and bring together all ages. For more great ideas, visit www.legacyproject.org.

1. Start in the Kitchen: Research shows the kitchen – not the living room or dining room – is the most relaxed place to make cozy memories.

2. Have Your Own Family Book Club

3. Use the Power of Story: Read aloud as a family – even with teens! Bring your stories alive by using old mementoes (your mother's earrings, your grandfather's watch, an old train ticket).

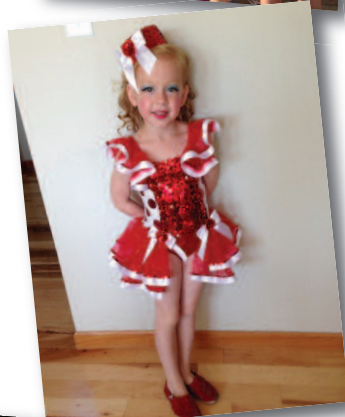
4. Make It Picture Perfect:

Have a family scrapbook party. It's a great way to organize photos, recall family memories, and create a treasured keepsake. Or create a family Facebook page with regular posts.

5. Involve All Ages in a Collection: Whether it's rocks, coins, or baseball cards, a shared family interest gives generations something to talk about and enjoy together.

6. Give a Keepsake: When parents and grandparents give a keepsake, explain or write down the story behind it.

7. Remember Two Small Words: Parents should encourage a simple "thank you" note or e-mail whenever children get a gift from a grandparent.



8. Bestow Your Furniture: Assign a special piece of furniture to each child or grandchild. It's like giving twice – now and in the future – and makes children feel important.

9. Encourage Family Rituals: From waving good-bye from the same window every morning to going to the local pizza place every Friday night, these are the moments that make memories.

10. Share Your "Best Memory": One of the most powerful gifts you can give is a short note describing your best memory of someone. They're often surprised at what it is!

11. Interview an Elder: When children interview an elder, they learn an important communication skill and come to understand their past. Older people often value the chance to talk about their lives.

12. Hug Someone You Love: Research shows that the older people get, the fewer hugs we give them. Remember to give your child or grandchild, and your parent or grandparent, that extra hug.

Save the Date

Tuesday, October 21 at 6:00 pm

*Your Estate:
How to Plan Properly and
Avoid Mistakes*

This seminar will offer expert information regarding your estate. Large or small – learn about the mistakes that people often make when it comes to estate planning.

Club Travel

Call Joyce Lieber for more information or reservations. All trips will depart from Dunham's Sporting Goods (behind Perkin's).

Visit www.thefmbank.com for an up-to-date list of all trips.



Joyce Lieber
343-0002, ext. 20667

Superfoods for a Super You! **Wednesday, October 8**

Join me at 2:00 p.m. at Hy-Vee, 2030 E Main St., Galesburg. Katrina Howard, RD LDN, is the Registered Dietitian for the East Main Street Hy-Vee. She completed her Dietetics program at Benedictine University in Lisle, IL and her dietetic internship at St. Louis University. She is currently working on her master's degree in nutrition. Katrina enjoys cooking, running, Cross Fit, and helping others feel their best through exercise and good nutrition.

This event will be held in the Club Room located in the front of Hy-Vee. Katrina will be preparing a food item and provide interesting information.

There is no cost for this event, but space is limited. Reservations are due by Oct 3rd with Joyce at 343-0002 extension 20667.

White Christmas **Wednesday, December 17**

Travel to Circa Dinner Theater for a matinee performance of Irving Berlin's *White Christmas*—full of dancing, laughter and some of the greatest songs ever written including *Happy Holiday*, *Sisters*, *Blue Skies* and, of course, the legendary title song! Based on the popular movie, this musical promises to be a merry and bright theatrical experience for the whole family! Join us for this classical production during this "magical time of year."



Departure - 10:30 a.m. and return approximately

5:00 from behind Perkin's in Dunham Sporting parking lot.

Cost per person \$86.00; includes the performance, transportation, dinner, dessert, tax and gratuity.

Reservation and payment must be made by November 13 as space is limited.



Travel to the South Pacific this spring! **May 15 - 27, 2015**

During this 13-day Ambassador Club trip to Australia, we will visit Cairns, Tjapukai Aboriginal, Cultural Park, Great Barrier Reef, Hartley's Crocodile Farm, Sydney, Sydney Opera House, Sydney Harbour Cruise, and Fiji!

For more information, call Joyce Lieber at 309-343-0002, ext. 20667.



Tell your friends about the Ambassador Club!

If you are age 50 or more, you've already fulfilled the most important requirement for Ambassador Club membership. The only other requirements are that you have a checking account and maintain at least \$5,000 in any combination of deposit accounts at F&M Bank. That's all there is to it!

Tips for Preventing Elder Financial Abuse

F&M Bank and the Independent Community Bankers of America® are providing tips for preventing the disturbing trend of elder financial abuse.

“Community bankers nationwide serve a vital role in protecting members of our communities, including the elderly who are all too often targets of financial abuse,” said ICBA Chairman John H. Buhrmaster. “It’s important for all Americans to be aware of this very real issue and learn about ways to help prevent elder financial abuse from happening to themselves or their loved ones. If you have questions or concerns about the safety and security of your finances, you should speak to your local community banker right away.”

Here are some suggestions on ways to prevent elder financial abuse:

- Secure all of your valuables in a bank safety deposit box. These valuables can include your Social Security card, passports, credit card account numbers, will and other legal documents, financial statements and medical records.

- Do not give financial information to callers that contact you and claim to be from established organizations such as your bank or credit card companies, especially if they ask you to wire funds or send them private information. If you are concerned about your bank account, contact F&M Bank directly.

- Check your bank accounts and bill statements carefully. You can check them online so you can zoom in easily in case you need to make the statement larger for easier reading. If you notice unauthorized charges, alert F&M Bank immediately.

- Do not give your personal information, such as bank account numbers or PINs, to anyone in a phone call, letter, email, fax or in a text message.

- Have enough money set aside to support yourself and your immediate family for at least six months in case of an emergency. Your local community banker can help create a financial roadmap for you and your family.

Keeping our customers’ financial information safe and preventing any type of financial abuse is a top priority at F&M. We are happy to address any questions or concerns you might have in regards to preventing elder financial abuse, whether it is for you or a family member.

Anniversary Trivia

Q. The original bank offices were located in the elegant corner room of what hotel?

A. The Union Hotel, which later Galesburg generations would know as the lobby of the Broadview.

Q. Why was a massive vault constructed in the bank’s Union Hotel office?

A. A massive vault was constructed after the Chicago fire of 1871 and combined the latest improvements to guard against fire and burglary.

Q. When did F&M begin to offer drive-up banking?

A. January 1963. These proved to be so popular with the public that it soon became necessary to add two more units.

Q. Where did F&M move in 1903 when it left the Union Hotel?

A. The bank purchased the premises of the old Second National Bank on the northwest corner of Main and Cherry Streets.



Your community, your money, your hometown bank...F&M



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