

Fake Amazon Calls

and how to spot one

Have you or someone you know received a call from Amazon lately? Be alert! There's a new scam going around and this one can be tricky.

How it works: "Amazon Customer Service" calls and says there is an issue with a recent purchase - the issue ranges from fraudulent activity to lost package - and they need to verify your account. Some calls start as a pre-recorded message and ask that you press "1", others start with a "live Customer Service Representative". Once they have your attention, they will try to pressure you into giving them your bank account or credit card information as well as your Amazon log in details to "confirm" the purchase in question. Their hope is to gain access to your account, where all your payment information is stored.

What you should do: Hang up immediately. Do not give out any information. If you have recently ordered with Amazon and are concerned there is an issue, call a trusted number. DO NOT call any numbers the caller may have provided you with. You can easily find Amazon's verified customer service number by logging into your Amazon account.

How to spot this scam: Be skeptical of unsolicited phone calls. Amazon will typically notify you by email. If Amazon does contact you, they will never ask you to disclose or verify sensitive information. Amazon will never ask for payment in any other format outside of their website. Ignore calls for immediate action. Fraudsters want you to react before giving you a chance to think by creating a sense of urgency. Slow down, think it through.

Beware of requests to pay using gift cards, CashApp, or other non-traditional payment methods. These are typical signs of fraud.

What to do if you think you have fallen victim to this scam: First and foremost, contact your financial institution ASAP. You want to make sure your accounts are safe and secure. Your financial institution can help you determine the next steps. Then, report the call to Amazon's customer service. You can find the steps to do this on Amazon's website.

The team at F&M Bank is here to help keep your accounts safe and secure. If you feel you have been a victim of any fraud, please reach out as soon as possible.

Our Mission:
Exceeding Clients' Expectations



“ We are here to assist businesses and find financial solutions that work. ”
Sara Staffki

At F&M Bank, our team of lenders have decades of combined years of experience assisting clients with their business and personal lending needs. We tailor each client experience to the client, with a personal touch.

What sets F&M bank apart from the vast choices of financial institutions is that we care about our clients' success, because our success depends on it! We pride ourselves on local decision making, being responsive to the financial needs of our clients and community.



F&M BANK

“The Right Choice”

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F&M BANK

“The Right Choice”

Minnesota WINTER 2021

The Client Experience

How our lenders
'Exceed Expectations'
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How to spot & protect yourself
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Community

Recent Events
2021 Readers' Choice Winners
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Steve Marchek
Executive Vice President



To Our Valued Clients

Why is **Culture** so important to the overall success of an organization? Have you ever heard “**Culture** eats strategy for breakfast” or “**Culture** trumps strategy”? Organizational culture is defined as the set of shared core values and norms that characterize a particular organization. A strong **culture**, in which team members agree upon and care intensely about organizational values, can improve business performance by motivating employees and coordinating their behaviors towards a common vision and specific performance goals that benefit the company. Characteristics of a healthy corporate **culture** are enthusiasm, open communication, integrity, motivation, respect, selflessness, trust, transparency and unification.

It is important that we reiterate and even over-communicate why we exist. At F&M Bank, we exist for three very important reasons. First, to provide the financial services for our clients which enable them to live out their personal and professional dreams. We exist to serve you, our valued clients. Second, to provide our team members a means to a living; to help them raise their families and live out their best version of themselves. Third, to make an impact in the communities we serve. Our **culture** allows us to work together as a team, while keeping the “Why” at the forefront.

In October, at our annual bank wide training day in Mason City, our F&M Team devoted time to building upon relationships and celebrating our successes. We also spent time working together on how we continue to grow as “**One Team, One Culture with One Vision**”. One of the most impactful parts of the day were the videos created by clients and team members who have either experienced the F&M “Personal Touch” or been a recipient of our F&M Cares program. Our team appreciated the stories that were shared.

As 2021 comes to a close, our team is working to wrap up the final forgiveness applications for rounds one and two of the Paycheck Protection Program (PPP). In summary, we were able to fund over **\$195 million** in loans to small business owners to help them navigate uncharted waters. The Paycheck Protection Program was instrumental in helping businesses keep their doors open and employees paid. I am very proud of our team’s efforts in helping facilitate both PPP rounds.

With the holidays upon us, we first want to say **Thank You**. We also would like to wish you a Merry Christmas and a prosperous New Year.

With Gratitude,

Nate

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^ RELAY FOR LIFE

F&M Bank raised \$2,000 for the 27th Annual American Cancer Society Relay for Life of White Bear Lake.



< MOVIE IN THE PARK

F&M Bank team members Angie, Valerie, and Kerry gave our glow sticks at this year's "Movie in the Park" at Berwood Park in Vadnais Heights. F&M Bank sponsored the showing of The Big Green, a fun family movie.

WELCOME TO THE TEAM!



Jennifer Zaffran

Jennifer joins F&M Bank as a Customer Service Representative. She has worked in retail and customer service for over 30 years, with almost 15 with Target Corporation. Jennifer enjoys spending time with her husband, Keith; their daughter, Kailey; their new son-in law Jake, and their grand-dog, Buxton the Golden Retriever. She loves walking, traveling, and spending time watching sporting events (especially North Dakota hockey), with her husband.



^ WHIMSICAL WIGS

Team members enjoyed an evening creating wigs for children with cancer through a program called "Whimsical Wigs".

Congratulations

to the Minnesota Team on being a winner in the Readers' Choice 2021 Best of the Press contests!

Vadnais Heights

- Best Bank/Financial Institution
- Best Customer Service from a Local Business
- Best Mortgage Company
- Best Place to Work (Greater than 50 employees)

Quad Press

- Best Bank/Financial Institution
- Best Mortgage Company



Wanting to make a move...

Are you stuck selling your current home before moving onto a new purchase? Ask us about how you can utilize your home's equity to move forward!



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Contact us today

by calling **651.784.8000**
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