

# 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.

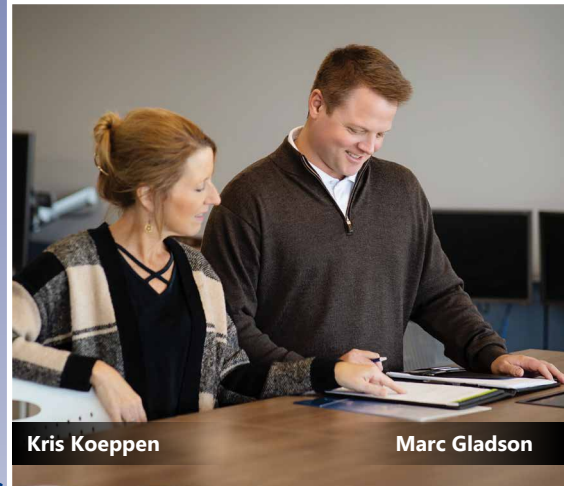
**How to spot this scam:** Be skeptical of unsolicited phone calls. Amazon will typically notify you by email. If Amazon does contact you, they will never ask you to disclose or verify sensitive information. Amazon will never ask for payment in any other format outside of their website. Ignore calls 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 the financial experts that help businesses achieve their full potential.”

*Marc Gladson*

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"*

101 E Main St, Manchester, IA 52057  
220 W Main St, Anamosa, IA 52205  
4000 1st Ave NE, Cedar Rapids, IA 52402  
200 1st St SW, Cedar Rapids, IA 52404  
111 E 1st St, Monticello, IA 52310  
7641 Lake Dr, Lino Lakes, MN 55014  
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# F&M BANK

*"The Right Choice"*

Cedar Rapids WINTER 2021

## The Client Experience

How our lenders  
'Exceed Expectations'  
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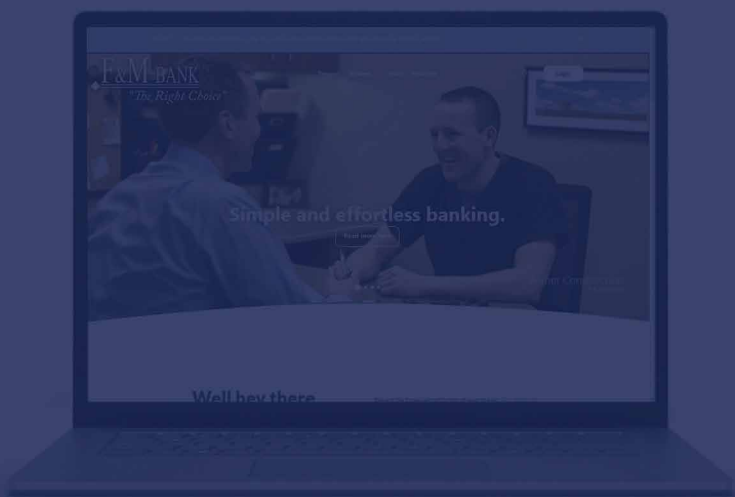
*Marc Gladson*  
Business Banker

**Fake Amazon Calls**  
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NEW WEBSITE  
**COMING SOON**







## 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*

Nathaniel W. Dunn • President & CEO  
ndunn@fmbank.biz

## NEW TEAM MEMBERS



### Michael Poggenklass

Michael, Assistant Vice President, Commercial Lending, joins F&M Bank with experience and expertise in banking, healthcare, and insurance. His family includes his wife, Kirsten, and his three children: Anya, Evan, and Ava. Michael enjoys watching Hawkeye football and basketball, trout fishing, and all things music.



### Noah Riggs

Noah, Junior Credit Analyst, graduated with a B.B.A. in Finance from Harding University in Searcy, Arkansas. His family includes his wife, Abby, and their dog, Burks.



### Thad Roffey

Thad, Senior Vice President, Commercial Lending, graduated from the University of Iowa with a bachelor's degree in Economics. He has three children: Bryce (21), Caden (16), and Faith "Hadley" (13); as well as 2 dogs: Kinnick and Bear. He enjoys playing and watching sports, working out, and restoring his 1967 Pontiac Firebird.



### Holly Loesche

Holly, Commercial Operations, brings 18 years of banking experience to F&M Bank. Holly has a daughter, who is currently attending the University of Arizona. Welcome, Holly!

## F&M Bank Lenders Attend IBA Schools

Recently, several F&M Bank lenders completed training and earned certificates through the Iowa Bankers Association (IBA). Congratulations to all!

Spencer Goettsch and Jacob Williams completed the 2021 IBA Commercial Lending School held October 4-8 in Ankeny. The intense one-week program covered topics like the economy and how it affects lending decisions; business structure and competition; the role of the company's management and how to analyze and evaluate that management; application of advanced analytical techniques; and understanding relationship banking to meet and exceed customers' financial needs.

Marc Gladson, Ian Karr, Hunter Schulte, Aaron Steffen, and Noah Riggs completed the 2021 IBA Introduction to Commercial Lending School held October 18-20 in Cedar Rapids. This three-day program gave students a basic understanding of the principles and concepts of commercial lending through an extensive case study as well as classroom lecture and problem loan exercises.



### IBA Commercial Lending School Graduates



Spencer Goettsch



Jacob Williams

### IBA Intro to Commercial Lending School Graduates



Marc Gladson



Ian Karr



Hunter Schulte



Aaron Steffen



Noah Riggs

## IN THE COMMUNITY



## Women in Business

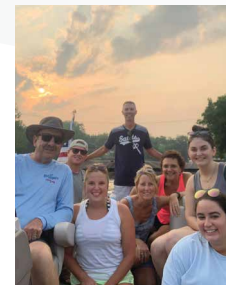
F&M is a proud supporter of professional women in our community. It was an honor to host our annual Women in Business at the Olympic Southside Theatre in Newbo Cedar Rapids, featuring Kenwood Leadership Academy students and speaker Akwi Nji, who spoke on finding balance amidst turmoil. Thank you to all who attended!



**TREES FOREVER** | (Above) F&M team members volunteered with Trees Forever to help spruce up our branch locations as well as the community by planting flowers. Neighbors were so grateful seeing their beloved trees that were lost in the Derecho be replaced!



**SUMMER BUCKET LIST** | (Below) This summer, F&M team members enjoyed the beautiful weather while crossing items off a "bucket list", sponsored by our internal wellness program. Some items included stopping at a lemonade stand, eating fair food, and going for a boat ride.



## 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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by calling **319.366.8681**  
or apply online at **www.fmbank.biz**

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