

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



Keith Kramer Scott Wilson

“Timing is everything. It is essential to start protecting your assets for the future.”
Keith Kramer

At F&M Bank, our team of lenders are experts in assisting clients with their succession planning. Planning for the future can be a daunting process, but a necessary strategy to continue to operate smoothly. Having a financial expert on your team helps businesses achieve their full potential.

Are you interested in learning more about how our team can help? Contact us today at 563-927-4475 and together we can plan for the successful future of your business!



F&M BANK

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Manchester WINTER 2021

The Client Experience

How our lenders 'Exceed Expectations'
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Community

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Tirzah Wedewer
Chief Financial Officer



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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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NEW TEAM MEMBERS



Amanda Burke

Amanda, Operations, earned her bachelor's degree in Finance from the University of Northern Iowa. She brings 8 years of experience in operations and BSA compliance. She

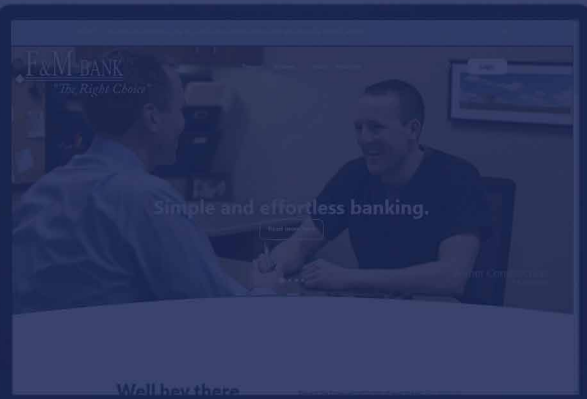
and her husband, Jeremy, have two children: Bodhi (3) and Brayah (1). She loves to explore parks and fish with her family, as well as crafting. Welcome to the team, Amanda!



Jana Eagan

Jana, Customer Service Representative, joined F&M Bank with over 6 years of banking experience. Her family includes her husband, Brian, and two sons: Hudson and Peyton. The family enjoys camping and spending time outdoors. Welcome, Jana!

NEW WEBSITE COMING SOON



IN THE COMMUNITY



MAGIC MATCH PROGRAM | F&M Bank is proud to sponsor St. Mary's School MAGIC Match, an annual program that provides enrichment activities or materials that further students' education in many diverse areas.



CAMP COURAGEOUS PINEAPPLE GALA | As a long time and loyal supporter of Camp Courageous, F&M Bank was pleased to once again sponsor two tables for volunteers to attend the 2021 Pineapple Gala.



DELHI BETTERMENT | F&M Bank donated \$500 towards the Delhi Downtown Mural Project.



25TH ANNIVERSARY

Have Lunch with Us

Thank you to all that joined us for our annual Have Lunch With Us! We would like to extend a special thanks to the West Delaware wrestling team, Fareway, the Delaware County Dairy, Beef and Pork producers, Golden Edge Bakery, Palmer Hardware and Don's Appliance for their assistance in making our special 25th anniversary lunch a huge success!



In honor of the special anniversary, F&M Bank pledged to match any donations received at the lunch. \$225 was generously donated by lunch patrons and matched by F&M Bank. The combined amount of \$550 was donated to Sleep in Heavenly Peace, a nonprofit that provides handmade beds to children who do not have beds of their own. In addition, F&M donated its annual \$300 to the West Delaware wrestling program. Wrestlers arrived early Tuesday morning to help set up tables and chairs. They also joined guests for lunch and helped tear down tables and chairs.



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 **563.927.4475**
or apply online at **www.fmbank.biz**

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