



July - September 2024

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Our Two Cents

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COMING SOON

New Digital Banking Products!

As part of a digital transformation, our **website**, **internet banking**, and **mobile banking app** have been redesigned! Although the look will be different, the same great tools, like Credit Sense and Notifi Alerts, are still included! **New security features** to help protect your information are being added!

WEBSITE: Our website will still be available at www.fmbanknym.com, just as it always has been.

INTERNET BANKING: To access your account, you will still go to our website and click the login link, just as you do today. During the transition, your username and password will remain the same.

MOBILE APP: The "TouchBanking" mobile app will be available until August 21st. During that day, however, you will need to download a new F&M State Bank NYM app from either Google Play or the App Store as "TouchBanking" will no longer work. Your username and password will remain the same in the new app.

SECURITY FEATURES: Multi-Factor Authentication (MFA) will be implemented for both internet and mobile banking to verify your device and/or any geolocation data. This means you may need to have a code sent to you via email, text, or phone when you attempt to login to your account information. Also, any changes made in the future to your username and password may require longer and more complex login codes. Please watch for more information on these new changes and let us know if you have any questions!

August 21st!
New Digital
Banking @
F&M!

Customer Appreciation Picnic!

Thursday, August 8th from 11:00 am - 1:00 pm!

We will be serving hot dogs, brats, potato salad, and beverages! Don't forget ice cream for dessert!

Community Events for Summer 2024

July 12th:
Lundmania

July 13th:
3-On-3
Basketball
Tournament at
the NYM
School

July 13th:
Parent Nest PTO
Messy & Mighty Fun
Run at the NYM
Football Field & Track

August 16th:
New York Mills
Annual Corn Feed

August 16th:
Puppet Pageant
Hosted by the
NYM Cultural
Center

August 17th & 18th:
Finn Creek Festival

August 28th:
NYM School
Open House

**September
3rd:**
First day of
School!




Sam Slieter
Operations Officer

Sam's Statements

Our world is full of uncertainty - there are so many questions that will never be answered.

When does a pebble become a rock? Why do cough and rough not rhyme, whereas pony and bologna do? When does a hill become a mountain? At what age will my growth spurt happen? Why do writers write but grocers don't groce?

Sure, some of these questions could be answered with a simple internet search, but sometimes I like to leave room for the uncertain. If you have any banking questions that seem impossible to answer, let us help. Whether you have questions on your account, a loan, your debit card, or when the customer appreciation picnic is, Farmers & Merchants can help. Because nothing is impossible, except slamming a revolving door.



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Tech Tips: Safe Travels with Your Money

Safe travels with your money

Considering a vacation soon? In the rush of preparing for travel, it is easy to forget the steps you should take to protect your finances while you are away. Here are some ways to avoid money-related travel issues, save money on fees, and greatly improve your chances for a safe, pleasant journey.

Decide on the amount of cash or credit you may need on the trip

For your own security, it is not a good idea to take large sums of cash anywhere. If lost or stolen, you cannot replace it. Only carry enough cash for local transit, tips, and other small expenses. Use credit cards when you can, because they are readily accepted by merchants worldwide and can easily be replaced if lost or stolen. If you need cash fast, even in a foreign country, you can usually get it from an automated teller machine (ATM) using most of the same cards you use back home. Before you travel, ask your bank about any fees, such as an ATM or foreign transaction fees, they may charge for using your debit or credit card at your destination.

Protect yourself from thieves and scammers who target travelers

Here are some precautions:

- Do not flaunt your cash, charge cards, fancy clothes or expensive jewelry (even expensive-looking jewelry). Robbers or thieves could be among the people you may be impressing. Avoid pickpockets by making sure your bag or purse is closed, and try to have it in front of you in your view whenever possible.
- Call your credit card companies to place a travel alert, so they know you will be out of town and can expect to see certain charges.
- Always take your credit and debit/ATM card receipts with you, and never give anyone your personal identification number (PIN). All contain information about your account that a thief can use to get cash or make purchases. If your cards are lost or stolen in the U.S. or abroad, immediately report this to your bank or card issuer. In general, federal law limits your liability for unauthorized charges on a credit or debit card if your card is lost or stolen, but you must notify the bank or card issuer within certain timeframes.
- At hotels, keeping your extra cash, jewelry, passport and other valuables in the hotel safe might add an additional level of security compared to leaving it out. However, some hotel safes may have a master key or a special override code to open the door. When a hotel safe has a way for someone other than you to get in, your stored items are not completely safe. Make sure you remember to take the valuables out of the safe when you leave.
- While you may not enjoy hanging out at airports, thieves do. They know airports are full of tired, hurried, or confused travelers carrying cash, credit cards and other valuables. This kind of theft usually occurs near ticket counters, X-ray machines, baggage check and claim areas, rest rooms or vending areas. The basic advice: stay alert.

Full article can be found at: https://www.fdic.gov/resources/consumers/consumer-news/2024-04.html?source=govdelivery&utm_medium=email&utm_source=govdelivery

