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Farmers & Merchants Bank
FINANCIAL

focus

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7 Tips on Finding the Right Neighborhood for You

A quiet retreat or a bustling ambience? A car ride away or walking distance from everything? Finding the right neighborhood for you and your family can be quite a challenge, especially if you are moving into a region with which you are unfamiliar.

Trust your real estate agent for good advice. Agents know the demographics, the pros and cons, and the price ranges in every area they serve. But it helps if you are confident and forthcoming about the kind of neighborhood you prefer. We suggest a family conference to narrow down the choices and a checklist to help you help your agent find your ideal neighborhood:

City or country – Is peace and quiet tops on your list or do you prefer being within walking distance of shops, restaurants, and nightlife?

Schools – A sought-after school district means higher property values when you sell. If you have children, how important is the distance to schools, parks, libraries and community centers?

Commuting distance – Will you be driving, bicycling, or taking public transportation to your work site?

Affordability – Will you be happiest in a

single family home, a townhome or a condo? Can you afford the water view location you want? Think carefully before you agree to spend up to your limit. These days, it's a good idea to keep some cash in reserve.

Get the stats – Ask your agent for crime statistics, neighborhood associations, school ratings and locations in the areas that interest you.

Walk the neighborhood – Once you've settled on the areas you like, walk a few streets both in the daytime and in the evening. Are the homes well-maintained? Are there kids and others outdoors? Is the quiet broken by unwanted noise from airports, highways or railroads?

Talk to the neighbors – Chat briefly with the guy at the gas station or parents waiting at the school. Do they like living here? What would they change? Do they seem friendly and welcoming? First impressions are very important. If anything makes you feel uncertain, tell your agent you want to check out another neighborhood or two.

Are you moving to the FMB service area? If so, and you need help finding a real estate agent, our lenders may be able to help you. Call 800-382-0049 to speak with one of our lenders today! ■



FMB Lenders

Making the decision to finance a home can be complicated, whether you are buying your first home or refinancing your existing home. The lenders at FMB make the process easy to understand from prequalifying to closing. Their many years of experience have given them an extensive knowledge of the products and services available today. Contact one of our lenders today!

In St. Clair, contact Tracy Davis at (800) 382-0049 or 636-629-2225.

In Lonedell, contact Tanya Gable at 636-629-2002.

In High Ridge, contact Matthew Laumann or Jeff Branson at 636-677-7500.

In Eureka, contact Jeff Maupin or Pam Curry at 636-938-7878.



www.fmb4banking.com

Do You Know?



WARNING: From The FDIC

Proven home cleaning remedies:

- Keep chrome fixtures clean and shiny by wiping them down with new or used fabric softener sheets.
- For stubborn water spots, try rubbing alcohol on a paper towel.
- For a fog-free mirror after you shower, wipe it down a couple of times a week with a few drops of aftershave on a paper towel.
- Fill in unsightly nail holes with plain white toothpaste; smooth with a damp sponge.
- Make an effective all-purpose cleaner for countertops and appliances by filling a spray bottle with one third pine cleaner, one third ammonia and one third water.
- Prolong the life of fresh flowers by filling the vase with a quart of warm water, two tablespoons vinegar and three tablespoons sugar.
- Sharpen scissors by cutting 10 times through three layers of foil or by cutting a piece of fine sandpaper into small pieces.
- Try polishing the silver with toothpaste; just rub on and wipe off.
- Remove small scratches on polished wood furniture by rubbing them with a shelled walnut.
- Smelly shoes? Put a few tea leaves into nylon stockings and stuff one stocking into each shoe. Leave it there for a couple of days until the smell vanishes.
- To keep lint and dust off glass tabletops longer, clean them with a solution of one tablespoon of fabric softener and a quart of warm water. (Also works well for computer screens and TV screens.)

The Federal Deposit Insurance Corporation (FDIC) has received numerous reports of fraudulent e-mails that have the appearance of being sent from the FDIC.

While the e-mails exhibit variations in the "From" and "Subject" lines, the messages are similar. The fraudulent e-mails are said to notify recipients of "recent changes in the Federal Deposit Insurance Corporation insurance coverage." They state, "During the period from December 31, 2010 to December 31, 2012 all the money in a "noninterest-bearing transaction account" are fully insured by the Federal Deposit Insurance Corporation. Please note, that this is a temporary measure besides the Federal Deposit Insurance Corporation's general rules. The term "noninterest-bearing transaction account" includes a usual checking account or demand deposit account on which no interest is paid by the insured depository institution." A hyper link is provided (the Web addresses (URL) vary widely) to a Web site that supposedly provides "more details of this temporary FDIC coverage for transaction accounts."

This e-mail and link are fraudulent. Recipients should consider the intent of this e-mail as an attempt to collect personal or confidential information, or to load malicious software onto end users' computers. Recipients should not click on the link provided.

The FDIC does not issue unsolicited e-mails to consumers or business account holders.

Keep Your Home Exterior in Top Shape

To maximize your home's value, don't just focus on the inside of your home, remember to take some time to improve on your home's exterior, as this will give potential buyers their first impression.

The exterior of your home makes a lasting and daily impression on everyone. On the exterior of the home there are three big, critical areas we recommend people evaluate every year—the roof, the windows and the entry door. Those are key areas because, along with being visual focal points of the home, they help protect a house from severe weather.

Here are tips for keeping your home exterior in top shape:

- Check your roof yearly to determine its condition. Look for problem areas, such as missing or broken shingles, along with roofing tiles that may be "flapping" in the wind.

- Check the sides of your roof. The southern exposure weathers significantly faster than the other sides of the roof, so make sure to carefully examine this one.

- If you're in the market for a new roof, investigate polymer slate and shake roofing tiles in a wide variety of colors. Some tiles have a 50-year limited warranty and are ideal for all types of weather conditions, including hail.

- If you can see light around your main entry door from the inside, the door is hard to close or lock, or the door itself is warped, it's time to consider a new door. Switch to a high-performance fiberglass door (which has four times more insulation than wood doors).

- If you have condensation between glass panes, the windows are hard to operate, or if there are drafts coming in, then it's time to consider replacement windows.

- Use stylish window and door trim to accent key home features. Lightweight and easy to install, weather-resistant synthetic mouldings, shutters and entryway surrounds are a definite do-it-yourself project for any homeowner.

- Wrap it up. Use Column Wrap Kits to cover ugly steel or wooden porch posts to upgrade the look of the home.





Still on the Sidelines? How to get started with Online Banking

Internet banking has evolved into one of the most popular services offered by banks, with reports indicating that nearly 60 million U.S. households are using it. If you haven't tried online banking, it is something you should consider, even if you believe you're managing your finances just fine without it?

Here are some reasons consumers have found online banking beneficial:

- Internet banking is available 24 hours a day, so you can handle your finances on your schedule, not just when your local bank branch is open;
- Online transactions, especially electronic bill-paying, are generally faster than mailing a paper check;
- It can help reduce clutter by eliminating paper bills and statements that may be piling up around your home;
- Allows you to easily monitor transactions and account balances regularly. Then, if you find a discrepancy or unauthorized transaction, promptly notify your financial institution;
- & Using less paper is environmentally friendly.

Online banking is faster, more convenient and more secure than ever. Many consumers appreciate the convenience of banking and paying their bills online, in addition to instant access to account information, which helps them manage money more effectively. So if you are looking for a more convenient way to manage your money, here are suggestions from Farmers and Merchants Bank on how to get started.

1. Check with your current bank. Talk to your banker or go to your bank's Web site to find out if it offers Internet banking services and whether there are any fees. Most banks don't charge their customers for basic Internet banking — such as reviewing your account balances and transferring funds between accounts — so signing up at your current bank may be the easiest, cheapest way to go.
2. If your bank doesn't offer Internet banking or the fees seem high, shop around. Visit the Web sites of other banks to compare their Internet banking services and the fees and limitations. You can go to www.fmb4banking.com or call 800-382-0049 for more information on the online banking that Farmers and Merchants Bank has to offer.
3. Learn as much as you can upfront about how to bank safely online. All banks are expected to conform to Internet banking security guidelines issued by the federal financial regulators. However, before you agree to bank online, become familiar with what will be expected of you, too. Review the bank's Web site for its tips for keeping your account information safe. Protect your passwords and personal identification numbers (PINs) by not using birthdays or other numbers or words that may be easy for other people to guess. Also, never send a bank or anyone else an e-mail with personal information such as your bank account, credit card or Social Security number, unless the e-mail is encrypted. As with any banking service, be prepared to keep good records, so you can help spot and reconcile an error.

Farmers and Merchants Bank offers the OEC (Online Education Center) on their website that will walk you through the online banking process as well as give you tips on keeping your identity safe. Check it out today!



Go to www.fmb4banking.com and click on the Education Center link on the left-side of our site. This useful tool can educate you on any of the following FMB products and

services, or it can give you some safety measures to make sure your financial information is secure. It is just another way that Farmers and Merchants Bank is giving you "Service You Can Count On"!

Business:	Enhanced Business Security Business Bill Pay CDARS	Business Online Banking Merchant Source Capture ID Theft for Business
Personal:	Enhanced Online Security Bill Pay FDIC	Online Banking CDARS Identity Theft Protection

Ways to Easily Protect Your Identity

The following tips can help lower your risk of becoming a victim of identity theft:

1. Adopt a 'need to know' approach to your personal data. A person who calls you and says he's from your bank, doesn't need to know information that's already on file at the bank. Also, the more information you have printed on your personal bank checks, the more data you are handing out routinely to people who may not need that information.
2. If someone calls you on the phone offering a "major" credit card or "prize" but asks for personal data, ask them to send a written application form. If they won't do it, hang up. If they do, review it carefully and make copies of the form and what you submit.
3. If traveling, have your mail held at your local post office, or ask a friend to collect and hold it until you return. Ask a neighbor to remove and hold circulars, newspapers or other tell-tale items that would indicate no one is home.
4. Check your financial information regularly for what should and shouldn't be there. If someone has gotten your financial data and made unauthorized debits or charges, checking your monthly statements carefully may be the quickest way to find out. *If someone has managed to get access to your mail or other personal data and opened any credit cards in your name or taken any funds from your bank account, contact your financial institution or credit card company immediately to report these transactions and to request further action.*



Farmers & Merchants Bank

An Independent Community Bank
since 1913 Member FDIC

St. Clair - Lonedell - High Ridge - Eureka

www.fmb4banking.com



In Your Neighborhood...

Main Bank

530 South Main
PO Box 635
St. Clair, MO 63077
636.629.2225 phone
636.629.4537 fax

Plaza Bank

905 St. Clair Plaza
St. Clair, MO 63077
636.629.1903 phone
636.629.3113 fax

Lonedell Bank

3732 Hwy 30
Suite B
Lonedell, MO 63060
636.629.2002 phone
636.629.5522 fax

High Ridge Bank

1010 Crossroads Place
High Ridge, MO 63049
636.677.7500 phone
636.677.0403 fax

Eureka Bank

619 Stockell Drive
PO Box 146
Eureka, MO 63025
636.938.7878 phone
636.938.3793 fax



Farmers and Merchants Bank employees as well as FMB customers collected toys for children in the area that perhaps wouldn't have a toy to open on Christmas morning. The amount collected surpassed all goals and filled an entire office at FMB St. Clair!

Welcome to the F & M Travel Club!

If you are interested in going on breathtaking journeys, meeting new people with your same interests, and making wonderful memories, you have come to the right place! We not only journey to far away places that stretch the globe, but we also offer fun and exciting day or weekend trips to see the sites around the great state of Missouri. Here are a few of our upcoming trips. Go to www.fmb4banking.com or stop in one of our locations to see more of our scheduled trips!



River City Casino

February 16, 2012
\$20.00 PER PERSON

Includes:

Motorcoach transportation, \$5.00 food coupon, and \$10.00 free play.



St. Patrick's Day Party

March 15, 2012
\$8.50 PER PERSON

Includes:

Corned beef & cabbage dinner, bingo party, and prizes.



Washington D.C.

April 12-17, 2012
\$509.00 PER PERSON - double occupancy.

Includes:

Motorcoach transportation, 5 nights lodging, 8 meals included, guided tours, and much more!



Alaska Cruise

June 9-20, 2012
Call for details on pricing or visit our website for the flyer.

Includes:

Motorcoach transportation, Roundtrip Air from St. Louis, 7-night Voyage of the Glaciers Cruise, 4-night Land Tour, All meals on board ship, guided tours and much more!

The F & M Travel Club is not exclusively for FMB customers. Interested travelers that wish to take a journey with us are more than welcome. If you wish to be on our monthly mailing list that describes what trips are upcoming, you will need to have a deposit account with FMB. For further information please contact Joyce Janes at 1-800-382-0049 or jjanes@fmb4banking.com.

Holiday

Featured Recipe

Cranberry Bread (makes 1 loaf)

1 c. fresh or frozen cranberries chopped	1/2 tsp. baking soda
2 c. all-purpose flour	2 T. shortening
1 c. sugar	3/4 c. orange juice
1 1/2 tsp. baking powder	1 egg, well beaten
1 tsp. salt	1/2 c. nuts, chopped
	1 T. grated orange peel

Preheat oven to 350°. Grease & lightly flour 9 x 5 x 3" loaf pan. Prepare cranberries, nuts, & orange peel. Set aside. Mix together flour, sugar, baking powder, salt, & soda. Cut in shortening. Stir in orange juice, egg, & orange peel, mixing just to moisten. Fold in cranberries & nuts. Spoon into pan. Bake 60 minutes or until a wooden toothpick inserted in the center comes out clean. Cool on rack 15 minutes. Remove from pan, cool.



Go to www.fmb4banking.com to see each month's featured recipe. All recipes are from the employees of FMB.