

# Horizon



**PREVENT IDENTITY THEFT  
WHILE TRAVELING**

**6 TIPS TO BOOST  
YOUR SAVINGS**





## A LETTER FROM GARY HUDSON

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As the days grow shorter and the winds blow cooler, it is time for all of us to count our blessings. It has been a successful harvest even though it was difficult. We change

our thoughts to holidays, hunting season and an important election. No matter what party, candidates or causes you support, the important thing is that you vote. Many people have made and are still making sacrifices to give us this privilege. We are not honoring and supporting our form of government if we do not research the ballot options and express our opinions at the polls.

We at Farmers and Merchants Bank want to sincerely thank you for your business this year. Without loyal customers our service to our communities would be impossible. It appears that we will be in an extended period of low interest rates if our government's projections are correct. Therefore, we need to be creative in finding new ways to generate income and expand our businesses. We stand ready to assist in any way we can providing local banking services and products to meet your needs.

Yours very truly,

Gary Hudson  
President and CEO  
Farmers and Merchants Bank



Call us at 870.673.6911 or visit us online at [www.mebanking.com](http://www.mebanking.com)



## PREVENT IDENTITY THEFT WHILE TRAVELING

Traveling is often an opportunity for relaxation and escape from our day-to-day lives. However, taking the time to relax doesn't mean leaving your financial and personal information unguarded. Here are a few tips to make sure that you stay protected while you travel:

**Notify your financial institution of your itinerary.** Letting us know your plans will help keep your account from being frozen because of out-of-the-ordinary transactions. Be sure we have your updated contact information so we can verify charges or notify you of suspicious activity.

**Protect potentially sensitive documents.** While it's always a good idea to keep your passport, driver's license and other identification documents in a safe place, it's especially important while traveling. The loss of these documents can result in identity theft and bring your travel plans to a standstill.

**Be careful where you use Wi-Fi.** To protect your information from being stolen online, make sure that you use Wi-Fi from a private, protected network, like a hotel's. You should also avoid entering personal information into a public computer.

**Protect your wallet.** Along with keeping your wallet in a safe place throughout your travels, make sure you make

copies of all of your important documents. Leave these copies with a trusted friend or family member so that you have access to this information if your wallet is stolen. You should also keep a list of contact numbers including the nearest American embassy and your financial institution for emergencies.

Don't let your travel plans get derailed by having your personal information stolen. For more information on how to protect your finances and personal information while abroad, contact Farmers and Merchants Bank.



## FOOD FOR THOUGHT

**WISE FINANCIAL PLANNING AND NUTRITION HABITS ARE SIMILAR**

Every day, most people repeatedly decide what to eat and how to spend their money. The following tips can help you apply the same rules that govern good nutritional habits to smart financial planning.

### How to Improve Your Physical and Fiscal Health

#### **Consistently apply small changes.**

Making major changes to your eating habits – such as giving up all snacks and desserts – can quickly make you feel deprived and sabotage your efforts. Small changes made over time – such as replacing french fries with steamed vegetables one month and opting for water instead of soda a few months later – are easier to maintain until they've become established habits. Similarly, sudden, drastic changes to your financial habits can be difficult to maintain. A financial planner can help you determine which small steps – such as boosting payments on high-interest debt or increasing your retirement plan contributions by 1% – can provide the biggest benefit while healthy financial habits take hold.

**Plan ahead.** Preparing healthy meals in advance can help you stick to your nutrition goals better than if you visit the drive-through when you're tired and hungry. In a similar fashion, building an emergency fund before the unexpected occurs can protect your investment strategy in times of hardship.

**Focus on everyday habits rather than special occasions.** If your diet is frequently high in saturated fat or sodium, over time you may experience high blood pressure and/or high



cholesterol. But if you eat healthfully for the most part, an occasional lapse is not a huge cause of concern. If your financial diet is frequently high on spending and low on saving and investing, you may jeopardize your future financial health. But if you usually practice healthy money management habits, it is easier to absorb occasional big-ticket expenses and still accomplish your financial goals.

#### **Find a balance that is right for you.**

Nutritional needs vary greatly based on a person's health, age and other factors. The same is true of the asset allocation in your investment portfolio. An investment professional can help you create an investment strategy that's appropriate for your goals, timeline and risk tolerance.

**Make it easy.** No matter how healthy a diet may be, if it's complicated or challenging to maintain, chances are good that you won't stick with it. Stocking your cupboards and fridge with convenient and nutritious food makes eating well something you don't have to think about. Setting up an automatic investment program\* works the same way; you'll reduce temptation to spend while contributing to your investment portfolio and creating a regular habit that requires little time or effort.

Talk with your personal investment professional to get your financial health on track.

\* Dollar-cost averaging (systematic investing) cannot guarantee a profit or protect against loss in a declining market. You should consider your ability to continue investing during periods of low price levels.

## FALL FOR FRUITS AND VEGGIES

*From apples to sweet potatoes, there's nothing more synonymous with autumn than the wonderful fruits and vegetables of the season.*



**Apples.** Apple picking is a timeless fall tradition that the whole family can enjoy while stocking up on a healthy, versatile snack. Apples are good sources of soluble fiber, which can help lower blood sugar. A large apple provides 8% of the recommended daily value of vitamin C.



**Cranberries.** A quintessential fall fruit, these tart little red wonders are good sources of vitamin C, providing 10% of the recommended daily value in a half cup. Their juices may also help prevent infections such as urinary tract infections.



**Sweet potatoes.** What would a holiday meal be without a heaping serving of grandma's baked sweet potatoes? When prepared in a healthy way, this fall favorite is about as close as you can get to a super food. Baked sweet potatoes are excellent sources of vitamins A and C, providing a whopping 380% of the daily value of vitamin A per half cup.



**Pomegranates.** Whether you eat them raw or drink them in juice form, pomegranates pack a healthy punch: They contain no saturated fat or sodium and provide you with 25% of the daily value of vitamin C in half of a medium fruit. They also serve up ample amounts of fiber, vitamin K, potassium, folate and copper. (Added bonus: Unlike other fruits, which may spoil quickly, pomegranates can be kept in a cool, dry place for a month, or up to two months in the refrigerator.)



**Brussels sprouts.** Do you run for the hills when you hear the words "Brussels sprouts?" Prepared the right way, you can eat up all the healthy nutrients they offer: 120% of the daily value of vitamin C, 8% of the daily value of vitamin A and generous amounts of folate. To amp up the flavor, try tossing them with a little olive oil and roasting them at 400 degrees for 40 minutes or adding them to your favorite pasta dish.



**Swiss chard.** Its stems may kind of look like celery, but this colorful, leafy green vegetable has a lot going for it on its own: It contains 90% of the daily value of vitamin A, 35% of the daily value of vitamin C and 8% of the daily value of iron, and it's a good source of magnesium. Try adding it to your favorite soup recipe.

## CAN'T GET FRESH? DON'T FRET

While in-season fruits and vegetables are delectable, it's important to remember that all forms count toward your daily intake goals – whether it's fresh, frozen, canned, dried or 100% juice.

In fact, busy folks may find it beneficial to buy prepared. Frozen and canned foods require little preparation and are ready to pop right into a recipe. They also have similar nutritional values to

the fresh versions, and because many are processed shortly after harvesting, they also retain their flavor. So if you can't buy fresh, consider the alternatives and stock up!

## QUICK GUIDE TO YOUR **CREDIT REPORT**



If you have credit cards or other loans, you have a credit report. But do you know what's on it? And why it matters? This quick guide can help!

**What is a credit report?** Your credit report is a snapshot of your financial history, including details of accounts and loans in your name. Lenders may check your credit report to help evaluate your credit risk and credit score. The factors that go into your credit rating include payment history, amounts owed, length of credit history and types of credit used.

**How can I check my credit report?** Federal law entitles you to a free copy of your report once every 12 months from each of the three major credit bureaus (Experian, Equifax and TransUnion). Your credit score is also available for an additional charge. Simply go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to review and print your report securely online.

**What should I look for?** Reviewing your credit report is important to ensure accuracy and correct any errors. Confirm the following information in your report:

- Name, birthdate, Social Security number, current and previous addresses.
- Summary of account status, with details on delinquencies, credit availability, monthly payments and balances.
- Requests for credit history (includes inquiries made in the past two years by lenders, landlords, employers, etc.).

**What if I find errors in my report?** If you discover any errors, contact the credit bureau and ask for a correction. Submit your dispute in writing along with copies of documents that support your position, such as cancelled checks or account statements. For more information on your rights and how to dispute a credit report error, visit the Federal Trade Commission website, [www.ftc.gov/credit](http://www.ftc.gov/credit).

**How can I improve my credit score?** Managing debts responsibly and paying bills on time can make a positive difference right away on your credit report. Having multiple types of credit (for example, mortgage, auto loan, credit card) can also help build your credit history. Connect with Farmers and Merchants Bank at [www.mebanking.com](http://www.mebanking.com) for more solutions to improve your financial life.



## TAKE CONTROL OF YOUR MONEY

# 6 TIPS TO BOOST YOUR SAVINGS

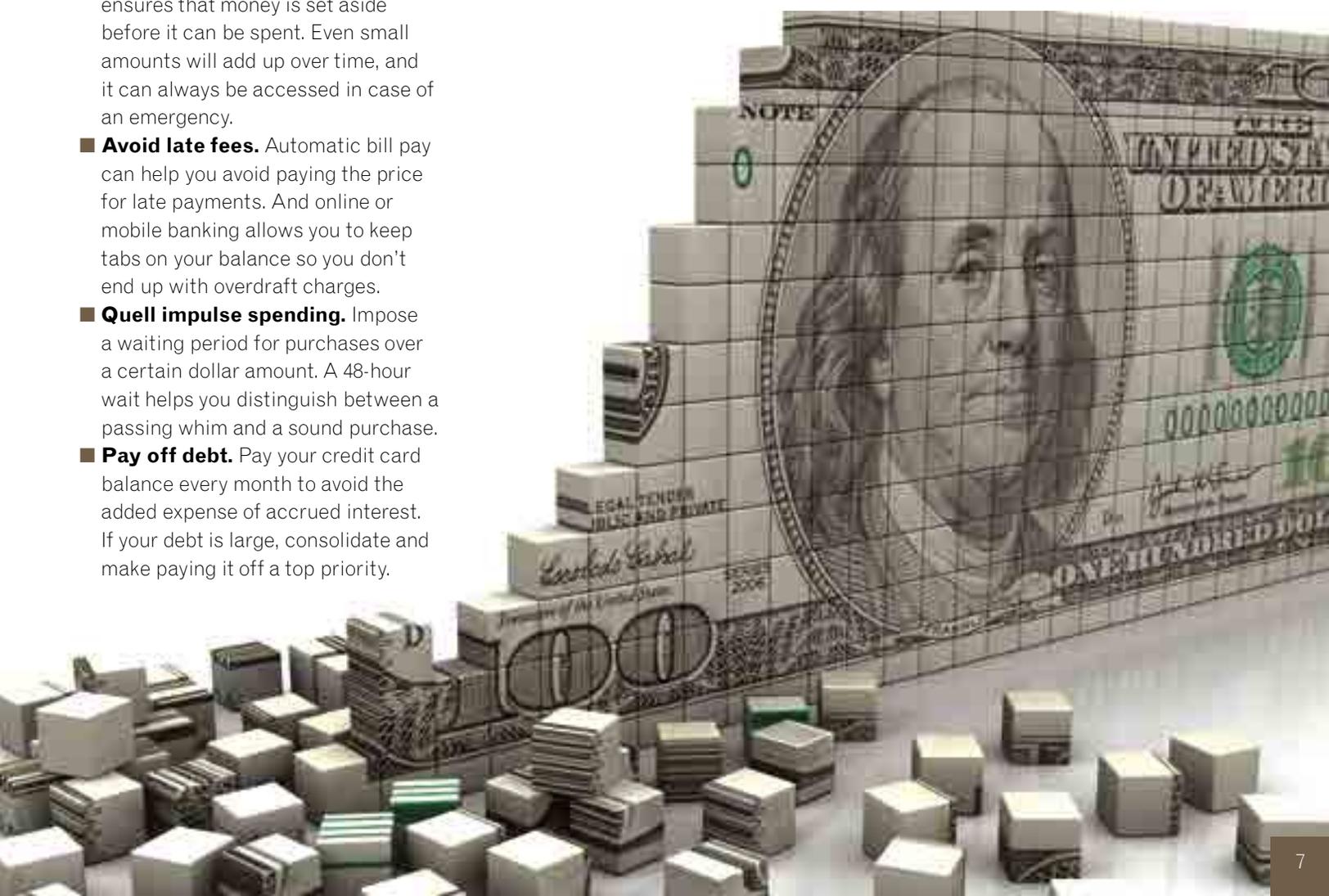
A healthy savings account balance gives you and your family an effective buffer against the economy's – and life's – ups and downs. To get your savings in the pink, and avoid being in the red, try these steps.

- **Budget.** Track expenses to find out where your money goes. Adding up the yearly cost of some habits (\$15 a week at the coffee shop is \$780 a year for caffeinated treats) can give you perspective on where you can cut back.
- **Save first.** An automatic transfer from checking to savings every month ensures that money is set aside before it can be spent. Even small amounts will add up over time, and it can always be accessed in case of an emergency.
- **Avoid late fees.** Automatic bill pay can help you avoid paying the price for late payments. And online or mobile banking allows you to keep tabs on your balance so you don't end up with overdraft charges.
- **Quell impulse spending.** Impose a waiting period for purchases over a certain dollar amount. A 48-hour wait helps you distinguish between a passing whim and a sound purchase.
- **Pay off debt.** Pay your credit card balance every month to avoid the added expense of accrued interest. If your debt is large, consolidate and make paying it off a top priority.

### ■ **Don't keep up with the Joneses.**

Fancy vehicles and lavish vacations are no proof of financial health. Build your lifestyle on the bedrock of spending what you can afford and saving for purchases that are currently out of reach.

To open a savings account or learn more about automatic bill pay, online banking and other services we offer that can help you take control of your finances, call **870.673.6911** or visit [www.mebanking.com](http://www.mebanking.com).





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