

Protecting Your Identity During the Holidays

There's no bustling through crowds with online shopping, but making purchases over the Internet may increase the risk of identity theft. According to the Federal Trade Commission, a disproportionate number of scams, fraud, and identity theft-related incidents occur during the holiday rush. As the shopping season continues, make sure personal information remains just that – personal – with these safety tips from Fairmont Farmers Mutual and Identity Theft 911®. If you have personal or farm liability coverage with Fairmont Farmers Mutual, this coverage is included in your policy.

SHOPPING ONLINE SAFETY CHECKLIST

- » *Use credit cards not debit cards when possible. Credit cards offer greater protection.*
- » *Designate one credit card for online purchases, or use a pre-paid, single-use or virtual card.*
- » *Secure cell phones and back them up regularly. Enable data encryption and anti-virus apps. Use password and inactivity time locks.*
- » *Don't reveal private financial data over shared wireless access points such as coffee shops.*
- » *Never give credit card information over the phone unless you initiated the call or trust the company.*
- » *Never link a bank account to an online pay service.*
- » *Protect your computer with the latest browser, antivirus, anti-malware, and personal firewall protection and update regularly.*
- » *Shop on secure sites that display "https" or a padlock in your browser address bar.*
- » *Be aware of "phishing" e-mail scams that include website links advertising incredible deals.*
- » *Leave suspicious websites immediately. Don't click on any buttons or download software.*

Does heading to the mall sound more appealing? Take precautions by only using ATM machines found in or near a bank. These are less likely to be equipped with unscrupulous card readers, called "skimmers," than an ATM located in a secluded area. Also, be careful about what you post on social media websites. Posting all-day shopping plans online informs Internet prowlers that you're not at home and your house may be full of presents by nightfall. Remember to teach online safety tips to your kids, too.

ABOUT IDENTITY THEFT 911

Founded in 2003, Identity Theft 911 is the nation's premier consultative provider of identity and data risk management, resolution and education services. The company serves 13 million households across the country and provides fraud solutions for a range of organizations, including Fortune 500 companies, the country's largest insurance companies, corporate benefit providers, banks and credit unions and membership organizations. Since 2005, the company has helped more than 150,000 businesses manage data breaches. For more information, please visit www.idt911.com.

PROTECT YOUR HOME

Monitor Heat, Humidity and Power

Your home, cabin, lake property, or business is an expensive asset. It is important to protect it while you're away. There are many home security products available that are designed to protect your home when you're not there. These products offer you peace of mind and protection from the most common problems homeowners, vacation property owners and businesses face while they are away.

Fairmont Farmers Mutual has an alarm available for purchase which is called the MarCELL Cellular Connected Monitoring System. The MarCELL Cellular Connected Monitoring System is a cellular based monitoring system tracking the temperature, humidity and power status in your remote home, business, vacation property, boat, RV or other sensitive property. No phone line or internet connection is required.

The MarCELL Cellular Connected Monitoring System includes the following features:

- » **Simple:** Create your account through www.sensoredlife.com, plug in your MarCELL Cellular Connected Monitoring System and walk away – no phone line or internet connection needed. Within 15 minutes, you're monitoring your home over the internet.
- » **Reliable:** The MarCELL system comes already connected to Verizon - one of the largest wireless mobile networks in the country. Cellular connected alarm devices are more reliable, more secure and easier to set-up than a Wi-Fi based product. Plus, MarCELL comes with a back-up battery to operate even during a power failure. The system even notifies you if the device has lost communications with the cellular network for any reason.
- » **Affordable:** The cost of the basic unit along with one water sensor is \$214.00 with multiple low cost subscription plans to choose from to match any budget starting at \$8.25 per month based on the annual plan. Additional water sensors are available at a cost of \$19.25 each.
 - » A subscription is required for users to monitor their property and to receive alarm notifications. Verizon Wireless Cell Service is included in your subscription fee - no need to have a separate wireless phone contract. The MarCELL Cellular Connected Monitoring System offers three affordable monitoring subscription plans:
 - » Annual at \$8.25 per month. One free month of service included only if user selects an Annual Plan. You get 13 months for the price of 12 months.
 - » Seasonal at \$11.95 per month – pay only for the months you want to monitor your property. Select a season from a minimum of 4 months to a maximum of 8 months. For a season longer than 8 months, select the more affordable Annual Plan.
 - » Month-to-Month at \$14.95 per month
- » **Peace of Mind:** The MarCELL Cellular Connected Monitoring System will notify you immediately via text, email or call of temperature alerts, humidity extremes, power outages, and when power is restored:
 - » Text messages indicating specific temperature, humidity, or power problems occurring
 - » Emails to any email address when temperature, humidity, or power problems are detected
 - » Voice Phone calls telling you the specific temperature, humidity, or power problems occurring
 - » Unlimited cloud access to monitor your home from a computer, tablet, or Smartphone
- » **An excellent monitoring device for homes with elderly relatives or homes with pets. It is also an excellent and affordable computer room monitoring device.**



Please note the MarCELL Cellular Connected Monitoring System is designed for home and not livestock facilities.

There are also Homesitter Alarms and Water Alarms available for your protection. For more information on all of these monitoring devices, go to the website www.protectedhome.com. If you would like to purchase any of these alarms, please contact your agent or Fairmont Farmers Mutual.

NAMIC Members Gather for 120th Annual Convention

SAN DIEGO, Sept. 28, 2015 – The 120th Annual Convention of the National Association of Mutual Insurance Companies kicked into high gear in San Diego, with the opening session of the largest trade association in the property/casualty insurance industry with more than 1,300 insurance company members. This annual convention honors NAMIC members from across the U.S. and Canada.

Stueven Takes the Gavel

Paul Stueven, chief operating officer and treasurer of Fairmont Farmers Mutual Insurance Company of Fairmont, Minnesota, assumed the chairmanship of the National Association of Mutual Insurance Companies (NAMIC) at the organization's annual meeting in San Diego on September 30, 2015.

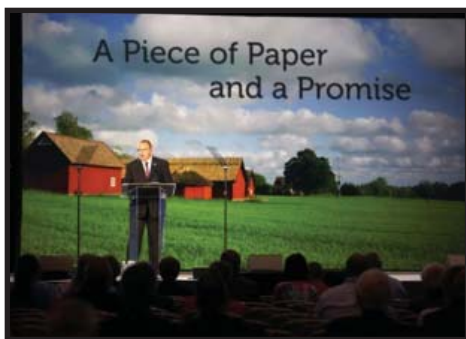


Stueven has worked in the insurance industry 35 years and has managed Fairmont Farmers Mutual since 2002. In addition to his board chairmanship of NAMIC, he serves on several Minnesota Association of Farm Mutual Insurance Companies' committees and serves as a director for Grinnell Mutual Reinsurance Company in Grinnell, Iowa.

Stueven will serve one year as chairman. He succeeds Stuart C. Henderson, president and CEO of Western National of Minneapolis as chairman.

Speaking to 1,500 insurance company representatives, Stueven stressed the importance of trust between insurance company and policyholder and between NAMIC Member Company and the association.

"The mutual insurance industry itself is built on trust," he said. "People have to put their trust in us because we sell them something that isn't tangible. They cannot show it to their friends or brag about it to their neighbors," he said.



At the same time, he said, members of NAMIC trust that the organization will spread the word about the benefits of mutual insurance to the regulatory and political arenas. "We trust that it will give us a strong voice that will be heard, and that it will give us the deserved reputation of doing the right thing," he said.

Stueven ended his remarks by challenging himself and the membership to make a difference every time there is contact with policyholders, agents, colleagues, and peers, and to "make a difference in such ways that we will continue to build trust in that piece of paper [policy] and our promise to be there for [policyholders]."

2016 MAFMIC SCHOLARSHIP APPLICATION

In the year 2000 an educational scholarship fund was established by the Board of Directors of the Minnesota Association of Farm Mutual Insurance Companies (MAFMIC). These scholarship funds are available to Minnesota high school graduating seniors who qualify, according to an established set of eligibility guidelines which are listed on the back of the application. You can find a copy of the application on our website: www.fairmontfarmersmutual.net. You can also contact your agent or Fairmont Farmers Mutual to obtain a copy.

If you have a high school senior, be sure to get your copy of the 2016 application and eligibility guidelines now. These applications should be sent to the MAFMIC Scholarship Selection Committee and must be postmarked by March 6 to qualify.

Grinnell Mutual's Road To Success Scholarship

Another scholarship to check into is Grinnell Mutual's Road To Success Scholarship Program. This program rewards high school seniors for excelling both in the classroom and on the roadways. For more information about these scholarships, please go to the Grinnell Mutual public website www.grinnellmutual.com under the Scholarships tab found at the bottom of the homepage, to view/print the Road to Success Scholarship handout and application form. The information will be available in January.



Fairmont Farmers

MUTUAL INSURANCE CO.



118 Downtown Plaza
Fairmont, MN 56031-1709

PRSRT STD
U.S. POSTAGE
PAID
MADELIA, MN
56062
PERMIT NO. 16

ADDRESS SERVICE REQUESTED

*May the joy of the season
fill your heart...*



Merry Christmas from the staff of Fairmont Farmers Mutual.
We appreciate your business and look forward to working with you in 2016!