



NEWS RELEASE

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F&M Bank Contributes \$25,000 to Support Toledo Region's Mom's House and The Pregnancy Center Capital Campaign

Archbold, OHIO, August 12, 2024 - F&M Bank ("F&M"), an Archbold, Ohio-based bank owned by Farmers & Merchants Bancorp, Inc. (Nasdaq: FMAO), today proudly announced a \$25,000 donation to the 'Rattle the Stars' Capital Campaign. This contribution will fund the creation of a preschool room at a new facility, part of a collaborative project between Mom's House and The Pregnancy Center in Toledo.

"We are incredibly grateful for this generous gift and the unwavering support from F&M Bank as we expand with a second location," said Christina Rodriguez, Executive Director of Mom's House. "My first bank account was with F&M, and now, partnering with them, we have a remarkable opportunity to uplift more families in our community and provide a strong foundation for these children."

Mom's House Toledo is a 5-star childcare center dedicated to empowering low-income, single mothers by helping them graduate from high school, technical school, or college. Through comprehensive support and intervention, Mom's House works to break the cycle of poverty by enabling young mothers and their children to achieve their educational and lifelong goals.

Lars Eller, President and CEO of F&M Bank, expressed the Bank's pride in supporting the mission. "We are honored to contribute to such a meaningful cause in Toledo. Strengthening our presence in Toledo remains a priority, and this donation allows us to make a positive impact on the community we serve."

About F&M Bank:

F&M Bank is a local independent community bank that has been serving its communities since 1897. F&M Bank provides commercial banking, retail banking and other financial services. Our locations are in Butler, Champaign, Fulton, Defiance, Hancock, Henry, Lucas, Shelby, Williams, and Wood counties in Ohio. In Northeast Indiana, we have offices located in Adams, Allen,

DeKalb, Jay, Steuben and Wells counties. The Michigan footprint includes Oakland County, and F&M has Loan Production Offices in West Bloomfield, Michigan; Muncie, Indiana; Bryan, Ohio and Perrysburg, Ohio.

Safe harbor statement

Private Securities Litigation Reform Act of 1995. Statements by F&M, including management's expectations and comments, may not be based on historical facts and are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21B of the Securities Exchange Act of 1934, as amended. Actual results could vary materially depending on risks and uncertainties inherent in general and local banking conditions, competitive factors specific to markets in which F&M and its subsidiaries operate, future interest rate levels, legislative and regulatory decisions, capital market conditions, or the effects of the COVID-19 pandemic, and its impacts on our credit quality and business operations, as well as its impact on general economic and financial market conditions. F&M assumes no responsibility to update this information. For more details, please refer to F&M's SEC filing, including its most recent Annual Report on Form 10-K and quarterly reports on Form 10-Q. Such filings can be viewed at the SEC's website, www.sec.gov or through F&M's website www.fm.bank.