



Fourth Annual F&M Charity Golf Classic Raises Over \$32,000 for Local Communities

September 15, 2021

More than \$100,000 raised for local organizations over last four years

ARCHBOLD, Ohio, Sept. 15, 2021 (GLOBE NEWSWIRE) -- Farmers & Merchants Bancorp, Inc. (Nasdaq: FMAO), the holding company for Farmers & Merchants State Bank, recently held its fourth annual Charity Golf Classic, raising more than \$32,000 for local charities with record participation. This year's event supported Connecting Kids to Meals, (serving Greater Toledo and Northwest Ohio) and Community Harvest Food Bank (serving Northeast Indiana).

Lars Eller, President and CEO of F&M, stated, "Farmers and Merchants Bank has been committed to the communities we serve for more than 120 years. Our annual Charity Golf Classic is one of the many ways we seek to support those organizations helping others in our communities across Ohio and Indiana. Food insecurity is a significant challenge in our communities. Connecting Kids to Meals and Community Harvest Food Bank are providing critical services to help families in need."

Over the last four years, F&M's Charity Golf Classic has raised more than \$100,000 for local organizations including The Special Olympics, The Ronald McDonald House and the United Way Covid Relief Fund.

About Farmers & Merchants State Bank:

The Farmers & Merchants State Bank is a local independent community bank that has been serving Northwest Ohio and Northeast Indiana since 1897. The Farmers & Merchants State Bank provides commercial banking, retail banking and other financial services. Our locations are in Fulton, Defiance, Hancock, Henry, Lucas, Williams, and Wood counties in Northwest Ohio. In Northeast Indiana, we have offices located in Adams, Allen, DeKalb, Jay, and Steuben counties.

Safe harbor statement

Farmers & Merchants Bancorp, Inc. ("F&M") wishes to take advantage of the Safe Harbor provisions included in the 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.

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