



F&M's Annual Ohio and Indiana Golf Classics Raise \$53,000 for Local Charities

September 27, 2024

2024's events raise funds to support organizations focused on foster care, family health, and individuals with physical and mental disabilities

ARCHBOLD, OHIO, Sept. 27, 2024 (GLOBE NEWSWIRE) -- F&M Bank ("F&M"), an Archbold, Ohio-based bank owned by Farmers & Merchants Bancorp, Inc. (Nasdaq: FMAO) recently celebrated the success of its 7th Annual Ohio Charity Golf Classic and 3rd Annual Indiana Charity Golf Classic. Together, the events raised an impressive \$53,000 for local charities, thanks to the extraordinary participation and generous donations.

"Our annual charity golf outings are a testament to the generosity and community spirit that defines us," stated Lars Eller, President and CEO of F&M Bank. "Every year, we are humbled by the incredible support that raises vital funds for our selected charities. It's more than just a day of golf – it's a meaningful way to give back and strengthen the communities we serve. We are grateful to everyone who participates, and we're proud to continue this tradition of making a positive impact together."

The Ohio Charity Golf Classic, held at Ironwood Golf Course in Wauseon, Ohio, on August 23, 2024, hosted over 145 golfers and raised \$35,000, benefiting Adriel in Archbold, Ohio and Love & Luggage in Maumee, Ohio.

In Indiana, where F&M is actively expanding its presence, the 3rd Annual Indiana Charity Golf Classic took place at Colonial Oaks Golf Course in Fort Wayne, Indiana on September 17, 2024. Over 70 golfers participated, raising \$18,000, which was split between Healthier Moms & Babies in Fort Wayne, Indiana and Bi-County Services, Inc. in Bluffton, Indiana.

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, and we have Loan Production Offices in West Bloomfield, Michigan; Muncie, Indiana; and Bryan, 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.

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