



## Farmers & Merchants Bancorp, Inc. Announces Opening of Second Full-Service Office in the State of Michigan

August 7, 2025

ARCHBOLD, Ohio, Aug. 07, 2025 (GLOBE NEWSWIRE) -- F&M Bank ("F&M"), an Archbold, Ohio-based bank owned by Farmers & Merchants Bancorp, Inc. (Nasdaq: FMAO), today announced the opening of its second full-service office in Michigan. The new office is located at 3001 W. Big Beaver Rd., #108, Troy, Michigan 48084.

"We're excited to continue our growth in Michigan with the opening of our new full-service office in Troy. This expansion reflects our long-term commitment to serving the greater Detroit area and reinforces our relationship-based approach to banking," said Lars Eller, President and CEO of F&M Bank. "Following the success of our Birmingham office, we believe Troy offers a dynamic opportunity to build strong connections with both individuals and businesses. We look forward to becoming a trusted partner in this thriving community."

The Troy office features nearly 3,000 square feet, comprising several offices, a conference room, a customer lounge, a drive-up lane with an ATM, and bankers on-site. This facility accommodates F&M's ongoing growth and commitment to the area.

The new Troy office establishes F&M with 38 full-service offices across Ohio, Indiana, and Michigan. The grand opening celebration will take place on October 28, 2026.

### 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 we have Loan Production Offices Muncie, Indiana, and Perrysburg 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](http://www.sec.gov) or through F&M's website [www.fm.bank](http://www.fm.bank).

### Troy, Michigan Office



Troy, Michigan Office

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Troy, Michigan Office

### Troy, Michigan Office Exterior



Troy, Michigan Office Exterior

### Troy, Michigan Office Entry



Troy, Michigan Office Entry

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Photos accompanying this announcement are available at

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