$10,000 in Cash Up for Grabs in F&M Bank's "The Great Briefcase Hunt"

August 18, 2025

Six clues. One hidden briefcase. A community adventure with big rewards

ARCHBOLD, Ohio, Aug. 18, 2025 (GLOBE NEWSWIRE) -- F&M Bank ("F&M"), an Archbold, Ohio-based bank owned by Farmers & Merchants Bancorp, Inc. (Nasdaq: FMAO), is inviting the community to put on their detective hats for a high-stakes summer challenge, $5,000 for a lucky hunter and $5,000 for a local charity.

The Great Briefcase Hunt kicked off Monday, August 18, 2025, and dares residents across the F&M footprint to follow a series of weekly clues leading to a hidden briefcase in a local park.

"It's time to join the hunt," said Amy Cover, Chief Marketing Officer at F&M Bank. "We are creating an adventure that sparks excitement, brings people outside, connects neighbors, and delivers a huge 'wow' moment when that briefcase is finally found. With $10,000 on the line, the anticipation is electric."

The story follows Freddie Money, F&M's beloved mascot, who has lost his briefcase and needs the community's help to track it down. The first clue was released at all local F&M Bank branches on Monday, August 18th. New clues will drop each week until the briefcase is discovered. No purchase is necessary to participate. Visit https://www.fm.bank/locations to find your closest F&M location.

For more information and complete contest rules, visit https://www.fm.bank/great-briefcase-hunt and be sure to follow along on social media to know when the new clues are live. Go to F&M Bank on Facebook [@fmbank1] or Instagram [@fmstatebank] to join the fun.

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 or through F&M's website www.fm.bank.

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