Curtis Metz Promoted to Market President for Northern Indiana at F&M Bank

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ARCHBOLD, Ohio, Sept. 11, 2025 (GLOBE NEWSWIRE) -- F&M Bank ("F&M"), an Archbold, Ohio-based bank owned by Farmers & Merchants Bancorp, Inc. (Nasdaq: FMAO), is proud to announce the promotion of Curtis Metz to Market President for Northern Indiana.

Metz, who has been with F&M for nearly 14 years, has built a strong and successful career in commercial banking. He has cultivated a diverse and loyal customer base across Northern Indiana and has served on F&M's Commercial Loan and Deposit Rate Committees.

A 2015 graduate of the Graduate School of Banking at the University of Wisconsin - Madison, Metz also recently completed the Greater Fort Wayne Inc. Leadership Fort Wayne program, underscoring his commitment to professional growth and community leadership.

"Curtis has deep experience, a customer-first approach, and leadership skills that make him the ideal choice to lead our Northern Indiana market," said Andrew Baker, Indiana Regional President and Chief Strategy Officer at F&M Bank. "He has earned the respect of both colleagues and clients, and I'm excited to see the positive impact he will make in this new role."

As Market President, Metz will lead the Commercial team in Northern Indiana, with the transition taking place over the coming weeks.

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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