



F&M's Annual Ohio and Indiana Golf Classics Raise \$48,500 for Local Charities

September 30, 2025

2025's events raise funds to support organizations focused on family health, veterans, disability services, and child advocacy

ARCHBOLD, Ohio, Sept. 30, 2025 (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 8th Annual Ohio Charity Golf Classic and 4th Annual Indiana Charity Golf Classic. Together, these events raised \$48,500 for local charities, thanks to the extraordinary participation and generous donations from sponsors, golfers, and community members.

"Our annual charity golf outings continue to reflect the generosity and community spirit that define F&M," said Lars Eller, President and CEO of F&M Bank. "These events allow us to come together with our partners and friends to support local organizations that make a real difference. We are incredibly grateful to everyone who helps us strengthen the communities we serve."

The Ohio Charity Golf Classic, held at Ironwood Golf Course in Wauseon, Ohio, on August 15, 2025, hosted over 140 golfers and raised \$32,000. Proceeds benefited four local organizations: Sara's Garden, Northwestern Ohio Community Action Commission (NOCAC), The Ability Center, and the Family & Child Abuse Prevention Center.

In Indiana, where F&M continues to expand its presence, the 4th Annual Indiana Charity Golf Classic took place at Brookwood Golf Club in Fort Wayne, Indiana, on September 25, 2025. The outing hosted over 65 golfers and raised \$16,500 to support the Adams Wells Crisis Center and Honor Flight Northeast 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. 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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