



## F&M Bank Appoints Amy Cover as Chief Marketing & Experience Officer

October 31, 2025

ARCHBOLD, Ohio, Oct. 31, 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 appointment of Amy Cover to Chief Marketing & Experience Officer (CMXO). In this expanded role, Cover will continue to lead the Bank's marketing and brand initiatives while overseeing customer experience and internal communications to ensure a consistent, meaningful connection between F&M's brand, employees, and customers.

"Amy has been instrumental in shaping how F&M tells its story and engages with our communities," said Lars Eller, President and CEO of F&M Bank. "Her leadership and creativity have helped us bring our mission *of nurturing lasting relationships* to life. This expanded role reinforces our commitment to making our mission a reality for both our customers and our employees every day."

As Chief Marketing & Experience Officer, Cover will lead strategies that integrate marketing, customer experience (CX), and employee experience (EX) to strengthen F&M's brand alignment across all touchpoints. She will also oversee internal communications, helping ensure that employees are informed, inspired, and connected to the Bank's mission and values.

Cover joined F&M Bank in 2009 and most recently served as the Company's SVP | Chief Marketing Officer. She has been a driving force behind the Bank's growth, digital transformation, and community engagement efforts. Under her leadership, the marketing team has delivered award-winning campaigns, strengthened brand consistency, and elevated the Bank's visibility across its Ohio, Indiana, and Michigan markets.

"I'm deeply honored to take on this role and continue advancing F&M's mission," said Amy Cover. "Our focus on creating positive experiences for both customer and employee is what makes us unique. Every interaction is an opportunity to nurture relationships and strengthen the communities we serve. I'm excited to keep building on that foundation."

### 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

Farmers & Merchants Bancorp, Inc. ("F&M") wishes to take advantage of the Safe Harbor provisions included in the 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 21E of the Securities Exchange Act of 1934, as amended. Forward-looking statements are typically identified by words such as "believe," "expect," "anticipate," "intend," "plan," "seek," "estimate," "project," "target," "goal," "will," "would," and similar expressions. 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, deposit flows and pricing, liquidity and access to wholesale funding, interest rate and asset-liability management, credit quality (including commercial real estate exposures), collateral values, inflation and macroeconomic conditions, changes in laws and regulations (including capital and liquidity requirements and the implementation of "Basel III Endgame"), FDIC assessments, stress testing and supervisory expectations, cybersecurity and third-party/vendor risks, competition and technological change, geopolitical events, severe weather and natural disasters, agricultural sector conditions, the accuracy of CECL estimates and other accounting judgments, capital and dividend restrictions, and other risks described in F&M's filings with the SEC. F&M undertakes no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law. 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).

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