



F&M Bank Launches 2nd Annual “Great Briefcase Hunt” with \$10,000 Prize

June 12, 2026

Six clues. One hidden briefcase. A community adventure returns.

ARCHBOLD, Ohio, June 12, 2026 (GLOBE NEWSWIRE) -- F&M Bank (“F&M”), an Archbold, Ohio-based bank owned by Farmers & Merchants Bancorp, Inc. (Nasdaq: FMAO), is bringing back one of summer’s most anticipated community adventures: The Great Briefcase Hunt. Beginning June 15, the community across the F&M footprint will once again have the chance to follow weekly clues in search of a hidden briefcase worth \$10,000 – with \$5,000 awarded to the winner and \$5,000 donated to a local charity from an approved F&M charity list.

After generating excitement across communities in 2025, The Great Briefcase Hunt returns bigger, bolder, and ready to spark another summer of mystery, teamwork, and adventure.

Participants will work together to solve six clues that ultimately lead to a hidden briefcase concealed somewhere within an F&M community park.

“The response to last year’s hunt exceeded anything we could have imagined,” said Amy Cover, F&M’s Chief Marketing and Experience Officer. “Families explored parks together, coworkers teamed up to solve clues, and entire communities joined the fun online. We’re thrilled to bring the hunt back for 2026 and create another unforgettable experience across the markets we serve.”

The story once again follows Freddie Money, F&M’s beloved mascot, who has mysteriously misplaced his briefcase and needs the public’s help tracking it down. The first clue will be released on Monday, June 15, 2026, at all F&M Bank branch locations. New clues will be released weekly until the briefcase is discovered. No purchase is necessary to participate.

Participants can find their nearest F&M branch by visiting <https://www.fm.bank/locations>.

For complete contest rules and updates through the hunt, visit <https://www.fm.bank/great-briefcase-hunt> and follow F&M Bank on social media for clue releases and hunt updates. Follow along on Facebook and Instagram to join the adventure.

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

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