



F&M Bank's 9th Annual Charity Golf Classic Raises \$47,000 for Local Charities

August 20, 2026

Since 2017, annual events have raised a total of \$350,000 for organizations across F&M's communities

ARCHBOLD, Ohio, Aug. 20, 2026 (GLOBE NEWSWIRE) -- F&M Bank ("F&M"), an Archbold, Ohio-based bank owned by Farmers & Merchants Bancorp, Inc. (Nasdaq: FMAO), recently hosted its 9th Annual Charity Golf Classic on Friday, August 14, at Eagle Rock Golf Club in Defiance, Ohio. The event raised \$47,000, with proceeds divided equally among four local organizations serving communities across F&M's footprint.

Since the Charity Golf Classic began nine years ago, F&M has raised \$350,000 for local charitable organizations, demonstrating the generosity of the bank's customers, business partners, sponsors and community members.

"Our annual Charity Golf Classic is about much more than a day on the golf course, it's an opportunity to come together and make a meaningful difference in the communities we serve," said Lars Eller, President and CEO of F&M Bank. "Reaching \$350,000 in charitable giving over nine years is an incredible milestone. We are grateful to everyone who has supported this event and helped us continue to give back to organizations doing important work in our communities."

This year's \$47,000 in proceeds was distributed equally, with each organization receiving \$11,750:

- **Triangular Processing** in Wauseon, Ohio, which provides employment opportunities and support for individuals with disabilities.
- **The Salvation Army** in Toledo, Ohio, which provides critical resources and assistance to individuals and families in need.
- **Josephine's Place** in Fort Wayne, Indiana, formerly known as St. Joseph Missions Women's Shelter, which provides shelter, support and resources to women experiencing homelessness and other challenges.
- **Sidney Alive** in Sidney, Ohio, which works to strengthen the Sidney community through economic development, community events and revitalization efforts.

F&M extends its appreciation to the golfers, sponsors, volunteers and community partners who made this year's Charity Golf Classic a success. Their generosity continues to allow F&M to support organizations that are making a lasting impact throughout the communities it serves.

As F&M celebrates nine years of the Charity Golf Classic, the event remains a meaningful reflection of the bank's commitment to giving back, building strong communities and making a difference together.

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 in 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.

Company Contact:

Lars B. Eller
President and Chief Executive Officer
Farmers & Merchants Bancorp, Inc.
(419) 446-2501
leller@fm.bank

Investor and Media Contact:

Andrew M. Berger
Managing Director
SM Berger & Company, Inc.
(216) 464-6400
andrew@smberger.com