

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549**

SCHEDULE 14A

**Proxy Statement Pursuant to Section 14(a) of the
Securities Exchange Act of 1934**

Filed by the registrant

Filed by a party other than the registrant

Check the appropriate box:

- Preliminary Proxy Statement.
- Confidential, for use of the Commission only (as permitted by Rule 14a-6(e)(2)).**
- Definitive Proxy Statement.
- Definitive Additional Materials.
- Soliciting Material under § 240.14a-12

Farmers & Merchants Bancorp, Inc.

(Name of Registrant as Specified in Its Charter)

(Name of Person(s) Filing Proxy Statement, if Other Than the Registrant)

Payment of filing fee (check appropriate box):

- No fee required.
- Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11.

(1) Title of each class of security to which transaction applies:

(2) Aggregate number of securities to which transaction applies:

(3) Per unit price or other underlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing fee is calculated and state how it was determined):

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Fee paid previously with preliminary materials.

Check box if any part of the fee is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid previously. Identify the previous filing by registration statement number, or the form or schedule and the date of its filing.

(1) Amount Previously Paid:

(2) Form, Schedule or Registration Statement No.:

(3) Filing Party:

(4) Date Filed:



March 17, 2020

Re: Annual Meeting

Dear Fellow Shareholders:

We are writing today concerning the upcoming annual meeting for Farmers & Merchants Bancorp, Inc., which is scheduled for Thursday April 16, 2020.

All of us have been impacted by the Coronavirus ("COVID-19") in our personal, business and community lives. The same is true for the Company and Farmers & Merchants State Bank. We continue to serve our customers, but need to protect our customers and employees and help reduce the potential spread of COVID-19.

After much deliberation, the Board of the Company has decided to still hold our annual meeting as scheduled at 7:00 P.M. on April 16th. However, in light of the governmental restrictions on the number of people that can attend gatherings, our meeting will be significantly different than in past years. Please note the following:

- We **will not be serving a dinner** or other refreshments in connection with the meeting.
- We do not intend to have a presentation concerning the results from 2019 and the outlook for 2020.
- The three items currently to be considered at the meeting are the election of directors, a non-binding "say on pay" vote concerning the Company's compensation programs and a non-binding vote on the ratification of the appointment of auditors, all of which still will be addressed at the meeting.
- We expect that the official business meeting will last no more than 15 minutes, subject to questions.

In light of the serious nature and health risks from the spreading of COVID-19 in larger gatherings, we are taking the very unusual step of **asking that you seriously consider not attending** the annual meeting. While we need to hold an annual meeting to fulfill the Company's legal obligations, we can accomplish those requirements through voting by proxy with only a small group of directors and officers present. Therefore, we ask that you promptly return your proxy or vote by phone or electronically as described in the proxy materials provided to you so that the three matters discussed above can be approved.

The health and safety of our shareholders, as well as customers and employees, is of utmost importance to us and we appreciate your cooperation and support during these unusual and challenging times. We look forward to seeing you in person at next year's annual meeting. In the interim, if you have any questions, feel free to contact us or anyone at F&M (419/446-2501). Please remain healthy and safe.

Sincerely,

/s/ Jack C. Johnson
Jack C. Johnson
Chairman of the Board

/s/ Lars B. Eller
Lars B. Eller
President & CEO

P.O. Box 216 307 North Defiance St., Archbold, Ohio 43502 Phone (419) 446-2501