



GINGER TAYLOR JOINS F&M BANK AS VICE PRESIDENT, RETAIL BRANCH MANAGER

DATELINE: Lodi, Calif., January 30, 2015. . . Kent A. Steinwert, Chairman, President and Chief Executive Officer of Farmers & Merchants Bank of Central California, announced the appointment of Ginger Taylor as Vice President, Retail Branch Manager of the Merced Branch.

Ginger brings with her over 36 years of experience in the banking industry, most recently with Citibank. There she served as Vice President, Branch Manager responsible for all daily retail branch operations, sales and customer service. Her extensive management skills also include sales coaching, team building, and operational compliance.

“We are particularly pleased that Ginger has joined the F&M Bank team. F&M has maintained a strong reputation for providing excellent customer service throughout our 100 years, making Ginger’s expertise in customer service and ability to develop customer relationships a perfect fit for our organization,” stated Kent Steinwert.

“F&M has an extraordinary reputation of financial safety and soundness, customer service, and supporting the local communities. I am excited to be a part of the F&M team that will continue to provide excellent customer service to the Merced community,” said Ginger Taylor. “I invite you to call me at 209.626.4118 and look forward to getting to know you and learning more about your banking needs.”

Farmers & Merchants Bank of Central California, also known as F&M Bank. Founded in 1916, F&M Bank is a locally owned and operated community bank which proudly serves California through 25 convenient locations. The Bank has recently expanded into the Bay Area and Orange County with new full service branches in Walnut Creek and Irvine. F&M Bank offers a full complement of loan, deposit, equipment leasing, and treasury management services to both businesses and consumers, and has received BauerFinancial's coveted "Five-Star, Superior Bank" award, for safety and security for over 23 consecutive years. For more information about Farmers & Merchants Bancorp and F&M Bank visit www.fmbonline.com.

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Ginger Taylor
Vice President,
Merced Retail Manager