



MARTI DENK JOINS F&M BANK AS SENIOR VICE PRESIDENT, RETAIL BANKING

DATELINE: Lodi, Calif., July 1, 2014. . . Kent A. Steinwert, Chairman, President and Chief Executive Officer of Farmers & Merchants Bank of Central California, recently announced the appointment of Marti Denk as Senior Vice President, Retail Operations Manager.

Marti Denk brings with her over 25 years of experience in the banking industry. Most recently with Community Bank of San Joaquin where she served as Executive Vice President, Chief Operating Officer with responsibility for the branch system and administrative departments. Her management oversight included facilities, purchasing, human resources, marketing, security and compliance. Marti previously held key management positions with Stockton Savings Bank and American Savings and Loan.

“Marti has earned a strong reputation in the financial industry and is a respected leader. We are extremely thrilled that she is now part of the F&M Bank team. Marti truly understands the core values of community banking. Her expertise in improving operational efficiencies, enhancing customer service and developing customer relationships is a perfect fit for our organization,” stated Kent Steinwert.

“For almost one hundred years, F&M Bank has been a local institution meeting the financial needs of its customers. 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



Marti Denk
*Senior Vice President,
Retail Operations Manager*

provide excellent customer service to our communities for the next one hundred years,” said Marti Denk.

Farmers & Merchants Bank of Central California, also known as F&M Bank, was 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 20 consecutive years. For more information about F&M Bank visit www.fmonline.com.

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