



F&M BANK HELPS LOCAL NON-PROFIT AGENCIES TO RECEIVE FEDERAL GRANTS

DATELINE: *Lodi, Calif., Sept 27, 2012...* Kent A. Steinwert, Chairman, President and Chief Executive Officer of Farmers & Merchants Bank of Central California is pleased to announce that F&M Bank has secured grants on behalf of Modesto based Center for Human Services and Lodi based Lodi House. The grants are made available through the **Federal Home Loan Bank of San Francisco's** Access to Housing and Economic Assistance for Development ("AHEAD") program.

"We are extremely pleased that F&M Bank was able to secure these grants to help two very deserving and worthwhile organizations, and to support their efforts in our communities. While other parts of California may show some signs of economic improvement, the Central Valley continues to struggle, which is why these grants are so important to our area's recovery," stated Steinwert. "I congratulate our dedicated team of professionals whose efforts made this happen."

"The AHEAD grant provides financial support for critical predevelopment costs associated with programs that fulfill vital community needs in the areas of job creation and job preservation, infrastructure projects, as well as services and housing for low-to-moderate-income families," said Cassandra Angello, Community Reinvestment Officer for F&M Bank.

Center for Human Services (CHS) offers programs in the areas of shelter, juvenile justice services, mental health counseling, school based services, family resource centers, and substance abuse prevention and treatment in both rural and urban communities in Stanislaus County. The mission of CHS is "to change lives and build futures through programs that strengthen and support youth and families."

Lodi House provides shelter, food, counseling, workshops, and advocacy for women and children who have been displaced from their homes and who need a second chance. Lodi House assists women in gaining control of their lives and developing a healthy lifestyle that will result in their independence and self-sufficiency.

Farmers & Merchants Bank of Central California was founded in 1916 and operates as F&M Bank, a full service, locally owned and operated community bank with over \$1.9 billion in assets. F&M Bank proudly serves California's Great Central Valley through 24 convenient locations from Sacramento to Merced.

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