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## **F&M Bank Announces Hart Semrau as Senior Vice President, Modesto Market Manager**

**DATELINE: Lodi, Calif., November 16, 2007.** . . Kent A. Steinwert, President and Chief Executive Officer of Farmers & Merchants Bank of Central California, recently announced the appointment of Hart Semrau as Senior Vice President, Modesto Market Manager.

Steinwert stated, "Hart Semrau brings with him over 20 years of experience in the financial industry, working in both Middle Market Corporate Lending and Community Banking. In his new position, Hart will oversee F&M Bank's operation in the greater Modesto metropolitan area which includes four full-service branch locations and 45 banking professionals. His proven leadership and vast experience serving customers' banking needs will enable F&M Bank to expand its growing presence in this important Central Valley community."

"I am extremely excited to be part of F&M Bank, which is an outstanding community-focused financial institution. Modesto is a wonderful city and I am looking forward to providing our community with superior banking services," stated Semrau.

Prior to joining F&M Bank, Hart was the Senior Vice President and Regional Manager for 1<sup>st</sup> Pacific Bank of California, managing one of their major offices. He graduated with a Bachelor of Arts from the University of Wisconsin, and earned his MBA degree from California State University, Sacramento.

Hart Semrau has been actively involved in community and outreach programs, having served on numerous community service boards including the YMCA and the Boys & Girls Club.

Hart and his wife Robin live in Modesto. They have two daughters, Chelsea a college student at CSU Sacramento and Taylor, a senior in high school. Hart enjoys hiking, golfing, and supporting youth athletic activities.

“I invite you to stop by the McHenry Main Office for a cup of coffee, or call me at 209.571.4015. I am looking forward to getting to know you and learning more about your personal and business banking needs. Our friendly and well trained staff of banking professionals and I, are readily available to make banking easy for you,” continued Semrau.

**Farmers & Merchants Bank of Central California**, also known as F&M Bank, was founded in 1916 and is a full service, locally owned and operated, community bank with \$1.5 billion in assets. F&M Bank proudly serves California's Great Central Valley through 23 convenient locations from Sacramento to Turlock and Hilmar.

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