

F&M Bank Announces C. Joseph Crane as Senior Vice President, Community Relations

DATELINE: *Lodi, Calif., July 3, 2008.* . . Kent A. Steinwert, President and Chief Executive Officer of Farmers & Merchants Bank, recently announced the appointment of C. Joseph (Joe) Crane to Senior Vice President, Community Relations Officer for the Company.

In his new position, Joe will fill the important F&M Management team role of directing the Bank's community outreach and economic development activities in the Central Valley.

For the past three years, Joe has served as the F&M Bank Regional Manager for the Stockton Metropolitan Area and has been instrumental in helping F&M rapidly expand its client base in the Stockton area. He will maintain his office at the Stockton Main Branch, located at March Lane & McGaw, and will continue to help F&M clients with specialized loans, personal banking needs, and financial advice.

"We are extremely grateful to have a seasoned professional like Joe Crane, serving in this capacity. This new position will allow F&M to better utilize Joe's vast expertise and leadership in the communities we serve. This will ensure that our organization continues to grow and expand in the Central Valley," stated Steinwert.

Joe Crane has always been committed to servicing various community organizations. Currently, he is a Director of the Credit Bureau of San Joaquin County, as well as the St. Joseph's Foundation, and is a member of the St. Mary's High School Fundraising Campaign.

His past affiliations include: Chairman of St. Mary's Interfaith Dining Room Foundation; President of the Board of Regents of Saint Mary's College of California; Director of The Business Council, Inc. of San Joaquin County; Vice Chairman of St. Joseph's Medical Center Board of Trustees; Chairman of the Better Business Bureau; President of the Stockton Golf &

Country Club; President of the Yosemite Club; Director of the Goodwill Industries, Inc; Director of the Hanot Foundation Endowment; a 2000 Member of St. Mary's High School Hall of Fame.

Joe Crane graduated from St. Mary's College of California with a BS in Economics and has over 50 years of experience in the financial services industry. His career began with Crocker National Bank where he worked for 26 years and was followed by 19 years at Union Safe Deposit Bank in Stockton. Joe rose to the position of President & Chief Executive Officer which he held until his retirement in 1996. In 1997, Mr. Crane was asked to lead the United Way of San Joaquin, where he spent two years as the President & CEO, before returning to the banking industry to help start up Community Bank of San Joaquin, serving as Chairman and Chief Executive Officer, for 5 years.

In 2005, Joe joined F&M Bank stating, "I choose F&M Bank because I like their style. They treat their customers well and I believe in F&M Bank, its management team and what they do for this community."

At the announcement of his new role, Joe stated, "I am still a strong advocate for F&M Bank. My new position will allow me to spend more time with my family and to continue to help the Bank and their commitment to support human service needs in the area."

Joe and his wife Helen reside in Woodbridge. They have seven children and 15 grandchildren. He enjoys spending time with his family, playing golf and watching sports.

Founded in 1916, Farmers & Merchants Bank of Central California, also known as F&M Bank, 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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