

Kent A. Steinwert Appointed to the Board of Directors of the American Bankers Association (ABA).

DATELINE: *Lodi, Calif., November 16, 2007. . .* Ole R. Mettler, Chairman of the Board of Farmers & Merchants Bancorp, recently announced the appointment of the Company's President and Chief Executive Officer, Kent Steinwert, to the board of directors of the American Bankers Association (ABA). Mettler stated, "After serving as the Chairman of the Board of the California Bankers Association for the past year, Kent Steinwert has been selected to join the board of directors of the prestigious American Bankers Association. Kent is an outstanding banker and community leader. I am very pleased that the President & CEO of Farmers & Merchants Bank of Central California has been appointed to this prominent, leadership position with the ABA."

Founded in 1875 and based in Washington, DC, the American Bankers Association represents banks of all sizes on issues of national importance for financial institutions and their customers. On behalf of the more than two million women and men who work in the nation's banks, the ABA brings together all categories of banking institutions to best represent the interests of this rapidly changing industry. ABA is the largest banking trade association in the country. Its membership includes community, regional, money center and foreign banks, as well as savings associations and trust companies.

Kent Steinwert noted, "My appointment to the board of directors of the American Bankers Association will provide me with a unique opportunity to address the many challenges confronting the banking industry. The ABA's member banks comprise 95% of the total banking assets in the United States. As the only California banker appointed to the ABA board of directors, I am honored to be representing Farmers & Merchants Bank, our State, and the banking industry." Steinwert's three-year term as a Director of the ABA began in October.

Steinwert grew up in the Central Valley, graduated with a degree in economics from University of California at Davis in 1974, obtained a Masters degree from Golden Gate University in 1980, and completed Organizational Management studies at Yale University in 1983. He began his professional career with Bank of America where he held a variety of management positions of increasing responsibility, including Senior Regional Manager for the Sacramento Metropolitan Area, as well as Senior Credit Officer and Director of Wholesale Banking with Bank of America Arizona.

Steinwert currently serves on the board of directors of both the California Bankers Association and the American Bankers Association. He has served on the board of directors and in officer positions with numerous community-based organizations, and currently holds the office of Immediate Past Chairman of the California Bankers Association. Locally, Steinwert has served as chairman of several charitable and philanthropic campaigns including the United Way of San Joaquin County, the Alexis de Tocqueville Society, the Keel Club Society, and the Stockton Chorale. He is a member of Woodbridge Golf & Country Club. Steinwert lives in Lodi with his wife Patti and has four grown children and one grandchild.

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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