

F&M Bank Announces Eric Tobias as Senior Vice President, Modesto Market Manager

DATELINE: *Lodi, Calif., June 15, 2009.* . . Kent A. Steinwert, President and Chief Executive Officer of Farmers & Merchants Bank of Central California, announced the appointment of Eric Tobias as Senior Vice President, Modesto Market Manager.

Steinwert stated, "Eric Tobias brings with him over 30 years of experience in the financial industry, working in both National Banking and Community Banking. In his new position, Tobias 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 communityfocused financial institution. Modesto is a wonderful city and I am looking forward to providing the residents with superior banking services," stated Tobias.

Prior to joining F&M Bank, Eric was with Placer Sierra/Wells Fargo as the Executive Vice President, Central California Division and prior to that was with Bank of America for 27 years as Senior Vice President of the business banking division for Central California. He graduated with a Bachelor of Science Degree in Finance from California State University, Fresno.

Eric Tobias has been actively involved in community and outreach programs, including the Boy Scouts, Rotary and the City of Fresno. Eric and his wife Pam live in Modesto, with their son Zachary. Eric enjoys golf, skiing, wine collecting and traveling.



Eric Tobias, Senior Vice President, Modesto Market Manager

"I invite you to stop by the Modesto 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, well trained staff of banking professionals and I are readily available to make banking easy for you," continued Tobias.

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 \$1.7 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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