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## F&M BANK SPONSORS YOUTH FINANCIAL LITERACY PROGRAM – BANK ON YOUR DREAM

**DATELINE:** *Lodi, Calif., January 21, 2014...* Kent A. Steinwert, Chairman, President and Chief Executive Officer of Farmers & Merchants Bank of Central California is pleased to announce the Bank's leadership role in **Bank On Your Dream**, a financial literacy program designed to educate at-risk youths from high poverty areas in Stockton. F&M Bank has committed to provide financial support and employee involvement to the program.

**F&M Bank** applied for and received a \$15,000 **AHEAD** (Access to Housing and Economic Assistance for Development) grant from the **Federal Home Loan Bank of San Francisco** to teach the FDIC's Money Smart for Young Adults to youth at the **Teen Impact Center**, operated by the **Family Resource & Referral Center of San Joaquin**. In addition to the \$15,000 AHEAD grant to fund the program, F&M Bank committed to providing a scholarship incentive to students who completed the 8-module curriculum.

"As a member of the FDIC Money Smart Alliance, F&M Bank, is passionate about improving financial literacy. By partnering with the Family Resource & Referral Center of San Joaquin County, we are able to directly reach area youth who will benefit from financial education resulting in increased financial literacy. This financial education is the key to unlocking their potential for future self-sufficiency," stated Kent Steinwert.

Employees from F&M Bank, University of the Pacific and Platinum Mortgage taught participating youth from the area throughout the fall of 2013. The objectives of the program include the importance of setting financial goals and teaching effective money management techniques. Graduation ceremonies were held for the inaugural class on January 2, 2014. Each graduate received a \$200 scholarship and certificate of completion from F&M Bank. The second and final class will begin on February 5, 2014 and will be held at the Teen Impact Center.

Chris Mitchell, a Senior at Cesar Chavez High School, said, “I learned about going into a bank, opening an account, the type of information required to open the account and what types of accounts are available.”

Allina Flores, a Senior at Lincoln High School, stated, “I attended these courses because I see how my family struggles with these issues and I don’t want to make those same mistakes.”

**Farmers & Merchants Bank of Central California**, also known as F&M Bank, was founded in 1916. F&M Bank is a locally owned and operated community bank which proudly serves California’s Great Central Valley through 23 convenient locations from Sacramento to Merced. F&M Bank offers a full complement of loan, deposit, and treasury management services to both businesses and consumers, and has received BauerFinancial’s coveted “Five-Star, Superior Bank” award, for safety and security for over 20 consecutive years. For more information about F&M Bank visit [www.fmbonline.com](http://www.fmbonline.com).

**Family Resources & Referral Center of San Joaquin County**—founded in 1979, on the belief that children and families are vital to the richness and quality of life within San Joaquin County, provides child and youth development services that promote family well-being. Information about Family Resources & Referral Center of San Joaquin County can be found at [www.frrcsj.org](http://www.frrcsj.org).

Pictured (Left to Right):

**Cassandra Angello,**  
Vice President, CRA  
Officer, F&M Bank

**Antoineaha Sims,**  
Stagg High School Student,  
Recent “Bank on Your  
Dream” Graduate

**Kay Ruhstaller,**  
Executive Director, Family  
Resources & Referral  
Center of San Joaquin

