

# FARMERS & MERCHANTS BANCORP

## F&M BANK OPENS NEW BRANCH OFFICE IN LOCKEFORD

Lodi, California, March 5, 2019 – Farmers & Merchants Bancorp (OTCQX: FMCB) - Kent A. Steinwert, Chairman, President and Chief Executive Officer of Farmers & Merchants Bank of Central California (F&M Bank), is pleased to announce that F&M Bank has expanded its service area to include the welcoming community of Lockeford in San Joaquin County. The new full-service F&M Bank Branch Office, located inside Young's Payless IGA at 18980 N. Highway 88, is now open for business Monday through Saturday.

Locally owned and operated, F&M Bank has been serving California's Central Valley since 1916, and is growing fast in the Bay Area. F&M Bank offers a full complement of deposit, loan, equipment leasing and treasury management services, and has maintained BauerFinancial's coveted "Five-Star, Superior Bank" rating for over 28 consecutive years, longer than any other commercial bank in California. Steinwert expects the Bank's high level of customer service, the great convenience of Saturday banking hours and the Bank's financial strength to be a draw for local customers. "We are particularly proud that we remain one of the safest and most secure banks in the United States," said Steinwert.

"Our mission is to help bring growth and prosperity to the communities we serve, and we are excited to further expand the F&M Bank family in 2019," stated Steinwert. Veronica Santana, Assistant Vice President, will oversee the new Lockeford office. "We are fully prepared to personalize banking solutions for our customers. Please call me at 209-210-6516 or stop by the branch to discuss customized solutions that make banking easy. I look forward to getting to know you," said Santana.

### **About Farmers & Merchants Bank**

Founded in 1916, Farmers & Merchants Bank of Central California, also known as F&M Bank, is a full-service community bank with \$3.4 billion in assets. F&M Bank proudly serves Californians through 30 convenient branch office locations. For more information about F&M Bank visit [www.fmbonline.com](http://www.fmbonline.com).

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