

F&M BANK

FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA

Dear Valued Customer,

As your community bank, we want to reach out to you and address the current situation with the coronavirus (COVID-19). Every day brings new developments related to the virus, and the uncertainty can be unsettling. Our hearts go out to those who have been impacted. Although the Centers for Disease Control and Prevention (CDC), indicate the immediate health risk is low for the general American public, we are putting our business continuity plan into action. F&M Bank has a dedicated task force that is meeting daily to review current guidance from experts and authorities to help make proactive adjustments to our preparation and response plan.

Our top concern is always the safety of our customers and employees. We are communicating regularly with our employees to keep them informed and to ensure their safety and that of our customers. We are taking extra sanitation steps to keep our customers and employees safe with additional cleaning and updates to sanitation standards throughout our branches. We are encouraging our employees to stay home if they are sick and, as with all flu seasons, we are reminding everyone that they should be washing their hands frequently. We ask the same of our customers to prevent the spread of any medical condition. Additionally, our employees have been provided with prevention tips so we all can foster a sanitary work environment.

To continue to meet the service needs of our customers, we want to remind you of our Online and Mobile Banking features that allow you to view real-time account activity, transfer funds, and more, all at your fingertips 24 hours a day, 7 days a week. Both banking platforms provide customers with a quick and easy way to securely manage your money. To sign up for Online Banking, please visit www.fmbonline.com and complete the Consumer Online Banking Application. Once completed, please send back the application to F&M Bank to the address provided or drop it off at one of our convenient branch locations. For Mobile Banking, you can either enroll within Online Banking by clicking the Options tab then the Mobile Settings tab, or you can enroll through our Easy Mobile Banking site m.fmbonline.com with your mobile device.

New information regarding this disease is released daily. To help you stay informed on the COVID-19 outbreak, we recommend reviewing information from the below trusted resources:

- Centers for Disease Control and Prevention
- California Department of Public Health
- Office of Emergency Services for Contra Costa, Merced, Napa, San Joaquin, Sacramento, Stanislaus and Solano counties
- Public Health Services for Contra Costa, Merced, Napa, San Joaquin, Sacramento, Stanislaus and Solano counties

As previously mentioned, our first priority remains keeping F&M Bank employees and customers safe and well-informed while doing what we can to help minimize potential spread of COVID-19. Please know we have devoted significant resources and efforts to help mitigate against possible adverse impacts from the coronavirus, and will continue working hard to provide the level of service you have come to expect. We appreciate you as a customer and thank you for your continued business during this time. Should you have any questions or concerns, please contact us at 1-800-888-1498.

Sincerely,



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