

FOR SHAREHOLDERS WHO HOLD THEIR SHARES IN CERTIFICATE FORM:

1. If you want to **buy or sell shares**, you should contact your own broker. If you do not have a brokerage account you can contact directly:

MICHAEL R. NATZIC, CWS® or KATY EHLERS, CWS®

D.A. Davidson & Co.

Community Bank & Wealth Management Group

909.584.4500 | 800.288.2811

mnatzic@dadco.com

Michael and Katy are seasoned professionals who have helped us with many share transactions over the years, and in most instances they should be able to complete your transaction remotely, with no need for you to come into the Bank.

2. For information on the Company's **current stock price** and access to recent **press releases and SEC filings**, go online to www.otcmarkets.com and enter the symbol FMCB at the top left of the screen.
3. If you want to:
 - obtain information regarding your **share ownership**;
 - find out about **announced dividend payments**;
 - make **changes to your share ownership** (transfer shares to a relative or other individual, make a name change or change of address, etc.);
 - obtain **missing documents** (1099's, dividend checks, etc.);

Contact directly Farmers & Merchants Bancorp's transfer agent, Computershare, at 800-962-4284, or via e-mail at web.queries@computershare.com. When you speak with Computershare please make sure to indicate that you are a shareholder of Farmers & Merchants Bancorp (stock symbol FMCB), not Farmers & Merchants Bank.

4. If you have **lost your share certificates**, contact directly Farmers & Merchants Bancorp's transfer agent, Computershare, at 800-962-4284, or via e-mail at web.queries@computershare.com.
5. For all other inquiries, including obtaining a **Medallion Stamp** for any transaction, call the Farmers & Merchants Bancorp shareholder services line at 209-367-2348.