

# F&M BANK

FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA

## ***Welcome to F&M Bank!***

### *Commonly Asked Questions and Answers about the merger between Bank of Rio Vista and F&M Bank*

#### **Will you be retaining the current Bank staff?**

Yes! We are excited to welcome the Bank of Rio Vista staff members to our F&M Team!

#### **Will my Bank of Rio Vista banking hours change?**

Not at this time. They will continue to be:

Monday – Thursday (9am to 5pm) & Friday (9am to 6pm)

#### **Do I need to close my Bank of Rio Vista account and move it to F&M Bank?**

No, there is no need to close your account or to make any changes at this time. When the account conversion occurs on November 13, 2018, we will make any account changes for you and will make the process as smooth as possible. Please refer to the Important Change in Terms Notice.

#### **Can I still use my Bank of Rio Vista Checks? What about my Bank of Rio Vista Debit Card?**

You can continue to use your current Bank of Rio Vista checks now and after the account conversion. When you need to reorder checks after November 13, 2018, please let us know.

During this transition period (which is the time period between the legal merger of October 10, 2018 and the account conversion date of November 13, 2018), continue to use your Bank of Rio Vista Debit Card as before with an added benefit – you may obtain cash at any F&M Bank ATM without service charge fees.

<b>F&amp;M BANK ATM LOCATIONS</b>			
<b>Concord</b> 785-H Oak Grove Rd. Walk Up ATM	<b>Elk Grove</b> 8799 Elk Grove Blvd. Walk Up & Drive Up ATM	<b>Galt Main</b> 1200 C St. Walk Up & Drive Up ATM	<b>Galt Village</b> 10330 Twin Cities Rd. Walk Up & Drive Up ATM
<b>Hilmar</b> 19925 W. First St. Walk Up ATM	<b>Linden</b> 18836 E. Main St. Walk Up ATM	<b>Lodi Avenue</b> 121 W. Lodi Ave Drive Up ATM	<b>Lodi Cherokee</b> 530 S. Cherokee Ln. Drive Up ATM
<b>Lodi Grape Festival</b> 413 E. Lockeford St. Walk Up ATM	<b>Lodi Main</b> 121 W. Pine St. Walk Up ATM	<b>Lodi Vineyard</b> 1020 W. Kettleman Ln. Walk Up & Drive Up ATM	<b>Lodi Vintners Square</b> 1387 S. Lower Sacramento Rd. Walk Up & Drive Up ATM
<b>Lodi Woodlake Plaza</b> 2401 W. Turner Rd. Walk Up ATM	<b>Manteca</b> 611 N. Main St. Drive Up ATM	<b>Merced</b> 2936 G St. Walk Up ATM	<b>Modesto Carpenter Road</b> 1521-G1 N. Carpenter Rd. Walk Up & Drive Up ATM
<b>Modesto Main</b> 3001 McHenry Ave. Walk Up & Drive Up ATM	<b>Modesto Vintage Faire</b> 3500 Dale Rd. Walk Up & Drive Up ATM	<b>Napa</b> 1715-C Trancas St. Walk Up ATM	<b>Riverbank</b> 2401 Patterson Rd. Drive Up ATM
<b>Sacramento Capitol</b> 1303 J St. Walk Up ATM	<b>Sacramento Southgate Plaza</b> 4430 Florin Rd. Ste. 2 Walk Up ATM	<b>Stockton Lincoln Center</b> 205 Lincoln Ctr. Walk Up ATM	<b>Stockton Main</b> 4612 McGaw St. Walk Up & Drive Up ATM
<b>Turlock Geer – North</b> 3700 Geer Rd. Drive Up ATM	<b>Turlock Geer Road</b> 2340 Geer Rd. Walk Up ATM	<b>Turlock Main</b> 121 S. Center St. Walk Up & Drive Up ATM	<b>Walnut Creek</b> 1330 N. Broadway, Ste. A Walk Up ATM

*Continued on reverse*



Where Banking is Easy! • 800-888-1498 • fmbonline.com

Member  
**FDIC**

**What if I have deposits at both banks? Should I move some for FDIC Insurance purposes? How will that work?**

Like Bank of Rio Vista, F&M Bank has FDIC deposit insurance coverage. The FDIC also specifies deposit insurance coverage during a bank merger. The deposits at Bank of Rio Vista will continue to be insured separately for at least six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary. Our bankers can assist you to determine maximum insurance coverage.

**Will this merger impact my existing Rio Vista loan?**

The terms and provisions of your loan will remain the same. Payments can still be made in the branch or in the same manner that you currently make payments. All servicing related matters will be handled exactly as they are now. When your account converts to the F&M Bank loan system on November 13, 2018, you will be notified and your loan billing statement may look a little different. We offer many additional consumer and business loan products and look forward to helping you with future loan needs.

**What does F&M Bank do to protect my personal and account information?**

Protecting your confidential information is of utmost importance to all of us here at F&M Bank. The Bank utilizes state of the art technology and our employees receive extensive training to safeguard your confidential information. For more information on this topic please visit our website ([www.fmbonline.com](http://www.fmbonline.com)) and review the enclosed Privacy Policy Notice.

**What is the new banking routing number?**

The routing and transit number (RTN or ABA #) for F&M Bank is: 121108441.

**Will my existing direct deposits, automated payments, and transfers remain the same?**

No action is required on your part. Your direct deposits, automated payments and transfers will continue to post as they normally do.

**When will I get my new Debit Card?**

New Debit Cards will be issued by the last week of October, so they will be in your hands to start using on November 13, 2018. Please continue to use your Bank of Rio Vista card through November 12, 2018.

**Who do I contact if I have additional questions during the transition period?**

Continue to contact your local Bank of Rio Vista branch.

Rio Vista <b>707-374-5711</b> 101 Main Street	Walnut Grove <b>916-776-1755</b> 14211 River Road	Lodi <b>209-210-6700</b> 2020 W. Kettleman Ln., Ste. A
Monday through Thursday: 9:00 a.m. to 5:00 p.m. Friday: 9:00 a.m. to 6:00 p.m. Times include Drive-Up window service at Rio Vista		

**Where may I obtain more information about F&M Bank?**

Our friendly Call Center staff are available to answer any general questions about F&M Bank at 800-888-1498 or you can also learn more about us on our website, [www.fmbonline.com](http://www.fmbonline.com).