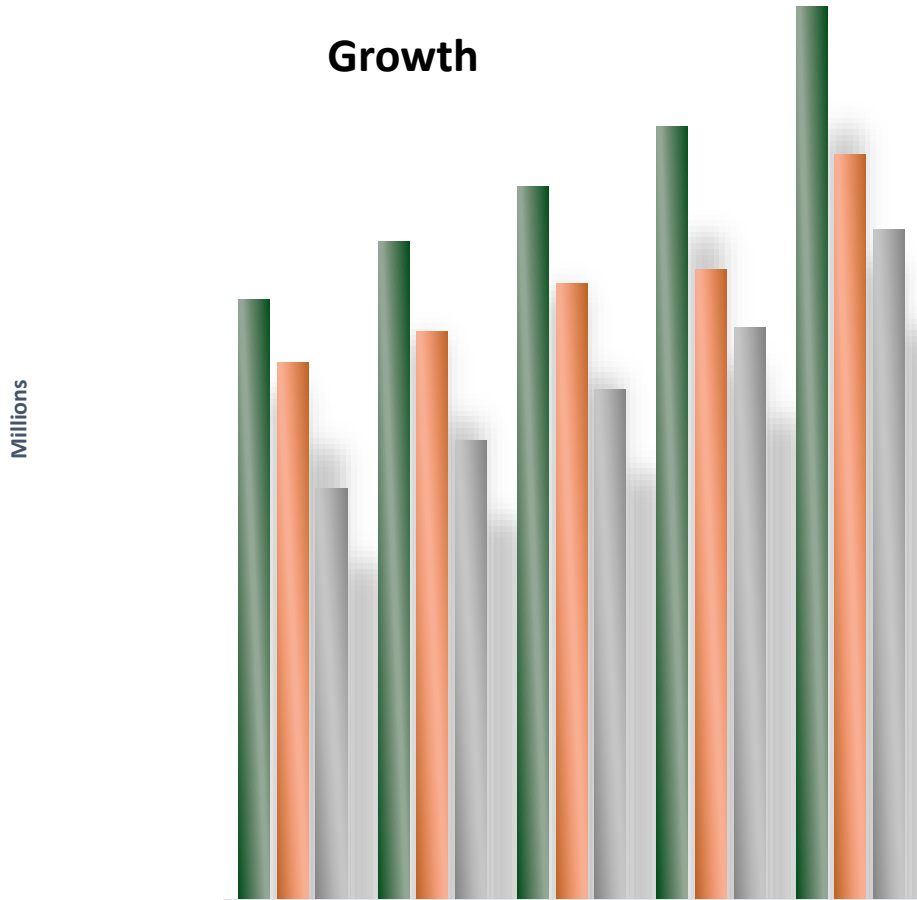




An Opportunity to Invest In Your Local 'COMMUNITY Bank'
Farmers and Merchants Bank
Providing Banking Services to the Community Since 1923

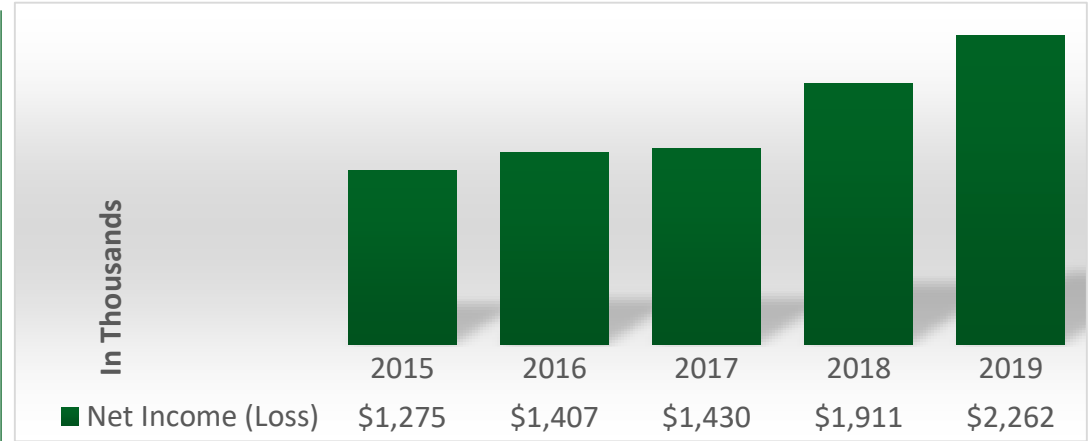
F & M Bancorp, Inc./Farmers and Merchants Bank has been providing banking services since 1923 with four bank offices providing customers a great place to bank. We look to invite new investors to join F & M Bancorp, Inc.* shareholder family. *Join Us!*

Growth

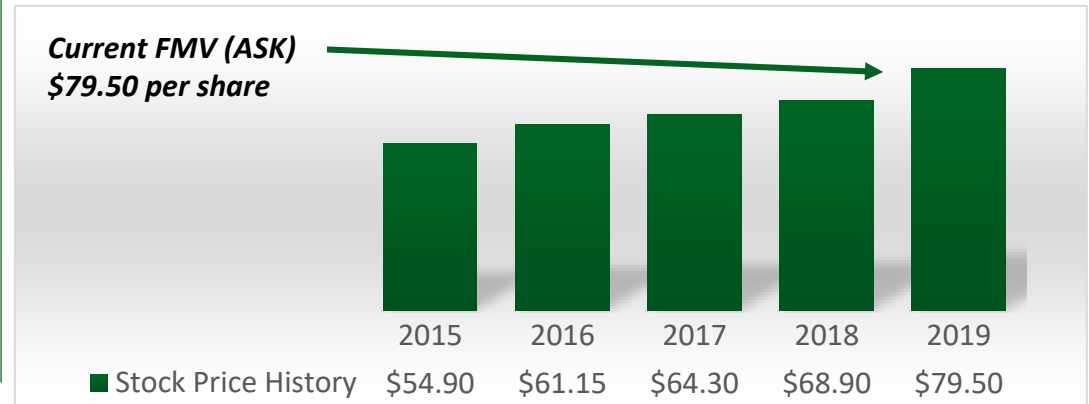


	2015	2016	2017	2018	2019
Total Assets	\$121,837	\$133,614	\$144,749	\$156,842	\$181,284
Total Deposits	\$109,070	\$115,214	\$125,146	\$127,973	\$151,294
Total Loans & Leases	\$83,383	\$93,125	\$103,511	\$116,146	\$135,980

Net Income*



Stock Prices*



Contact:
Greig McDonald/Market Maker
740-680-6160

Provided charts are a reflection of past performance and should not be considered a projection of future performance. Funds held in corporate stock are not insured by the FDIC or any other government agency. Investments involve varying degrees of risk, including loss of principal. This is neither an offer to sell nor a solicitation of an offer to buy any of these securities. The provided information is offered as historic performance only.